(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

GENERAL INFORMATION DOCUMENT

Reference No.: KFL/GID/2025-2026

KOSAMATTAM FINANCE LIMITED ("Issuer" / "Company")

A public limited company incorporated under the Companies Act, 1956 (registered as a non-banking financial company within the meaning of the Reserve Bank of India Act, 1934 (2 of 1934) and validly existing under the Companies Act, 2013.
General Information Document for issue of Non-Convertible Securities on a private placement basis dated: December 1, 2025.

ISSUE OF SENIOR / UNSUBORDINATED / SUBORDINATED, SECURED / UNSECURED, RATED, LISTED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, GREEN DEBT SECURITIES OR NOT, NON- CONVERTIBLE SECURITIES AGGREGATING FOR AN AMOUNT AS SHALL BE MORE PARTICULARLY SET OUT IN THE RESPECTIVE KEY INFORMATION DOCUMENT(S), IN MULTIPLE TRANCHES / ISSUANCES, FOR CASH, AT PAR OR AT PREMIUM OR AT DISCOUNT, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS OR THE ISSUE OF GUARANTEED OR NOT, LISTED COMMERCIAL PAPERS (THE "ISSUE") BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")

PART A: Disclosures As Per Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021:

** *Please refer pages 1-4 for all information required to be placed on the front page of a General Information Document as per Schedule I of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021.*

Please see below the disclosures as required under the terms of the SEBI ILNCS Regulations (as defined below):
The below disclosures as set out in this General Information Document shall be valid and applicable unless otherwise modified in the respective Key Information Document as shall be issued by the Issuer from time to time.

This General Information Document is valid for a period of 1 (one) year.

S. No.	Particulars	Relevant Disclosure
1.	**Corporate Identity Number of the Issuer**:	U65929KL1987PLC004729
2.	**Permanent Account Number of the Issuer**:	AACCK4277A

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<table>
<tr><td>3.</td><td>Date and place of Incorporation of the Issuer:</td><td>Date of incorporation: March 25, 1987
Place of incorporation: Kochi, India</td></tr>
<tr><td>4.</td><td>Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the RBI):</td><td>U65929KL1987PLC004729– ROC
B-16.00117 – RBI
CA0179 – IRDAI</td></tr>
<tr><td>5.</td><td>Registered Office address of the Issuer:</td><td>Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India</td></tr>
<tr><td>6.</td><td>Corporate Office address of the Issuer:</td><td>Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India</td></tr>
<tr><td>7.</td><td>Telephone No of the Issuer:</td><td>+91 481 258 6400</td></tr>
<tr><td>8.</td><td>Details of Compliance officer of Issuer:</td><td>Name: Mr. Sreenath P.,
Telephone Number: +91 481 258 6506
Email address: cs@kosamattam.com</td></tr>
<tr><td>9.</td><td>Details of Company Secretary of the Issuer</td><td>Name: Mr. Sreenath P.,
Telephone Number: +91 481 258 6506
Email address: cs@kosamattam.com</td></tr>
<tr><td>10.</td><td>Details of Chief Financial Officer of the Issuer:</td><td>Name: Ms. Pinky Somu Mathews
Telephone Number: +91 481 258 6409
Email address: cfo@kosamattam.com</td></tr>
<tr><td>11.</td><td>Details of Promoter(s) of the Issuer:</td><td>
<table>
<tr><th>S No.</th><th>Name</th><th>Telephone Number</th><th>Email Id</th></tr>
<tr><td></td><td>Mathew K. Cherian</td><td>04812586400</td><td>md@kosamattam.com</td></tr>
<tr><td></td><td>Laila Mathew</td><td>048125864500</td><td>lailamathewkfl@gmail.com</td></tr>
</table>
</td></tr>
<tr><td>12.</td><td>Website address of the Issuer:</td><td>www.kosamattam.com</td></tr>
<tr><td>13.</td><td>Email address of the Issuer:</td><td>cs@kosamattam.com</td></tr>
<tr><td>14</td><td>Details of debenture trustee for the Issue</td><td>As per the respective Key Information Document</td></tr>
<tr><td>15</td><td>Issuing and Paying Agent (IPA)</td><td>As per the respective Key Information Document</td></tr>
<tr><td>16</td><td>Details of Credit Rating Agency for the Issue</td><td>As per the respective Key Information Document</td></tr>
<tr><td>17.</td><td>Disclosure of filing</td><td>Given this is a private placement of non-convertible securities and commercial papers, there shall be no requirement of filing the same with the Registrar of Companies pursuant to the Section 26(4) of the Companies Act, 2013</td></tr>
</table>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

18.	**Date of General Information Document**	December 1, 2025 This General Information Document is valid for a period of 1 (one) year from the first issue opening date.
19.	**Type of General Information Document**	This General Information Document is being issued in relation to the private placement basis of Non-Convertible Debentures and commercial papers.
20.	**The nature, number, price and amount of securities offered and issue size (base issue or green shoe), as may be applicable**	**Base Issue:** Kindly refer to the respective Key Information Document **Green Shoe:** Kindly refer to the respective Key Information Document
21.	**The aggregate amount proposed to be raised through all the stages of offers of non-convertible Debentures made through the General Information Document (applicable only in case of public issuance)**	Not applicable.
22	**Details of Registrar to the Issue**	As per the respective Key Information Document
23	**Legal Counsel**	As per the respective Key Information Document
24.	**Statutory Auditor**	**Name**: M/s. Cheeran Varghese & Co., Chartered Accountants **Address**: "Cheeran" 1st Cross Road Mundupalam, Thrissur, 680001 **Telephone Number**: +91 487 2423721 **Email address**: cheeranllp@gmail.com **Contact Person**: C V Varghese, Chartered Accountant (A copy of the peer review certificate is attached in **Annexure XI** of this General Information Document) Or such other Statutory Auditor as shall be set out in the respective Key Information Document.
25.	**Previous Statutory Auditor (Who had audited the Financials for the financial year ended March 31, 2022, March 31, 2023 and March 31, 2024.**	**SGS & Company** Chartered Accountants, "CA-MED" Tower, Pallikkulam Road, Near Chaldean Centre, Thrissur – 680001
26.	**Issue Schedule**	**Date of opening of the Issue:** As set out in the respective Key Information Document. **Date of closing of the Issue:** As set out in the respective Key Information Document. **Date of earliest closing of the Issue (if any):** As set out in the respective Key Information Document.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

		This General Information Document shall be issued as on December 1, 2025 and shall be valid for a period of 1 (one) year from the first issue opening date under this General Information Document.
27	**Credit Rating of the Issue**	As per the respective Key Information Document
28.	**All the ratings obtained for the private placement of Issue**	As per the respective Key Information Document.
29.	**The name(s) of the stock exchanges where the securities are proposed to be listed, subject to change**	The Non-Convertible Securities and commercial papers are proposed to be listed on the wholesale debt market of the BSE Limited (**"BSE"**). Please refer to **Annexure VI** (*In-Principle approval received from BSE*) of this General Information Document for the in-principle approval for listing obtained from BSE). BSE shall be the 'Designated Stock Exchange' for the purpose of maintenance of the recovery expense fund prescribed by SEBI under the SEBI Debenture Trustees Master Circular, as may be amended from time to time.
30.	**Coupon rate, coupon payment frequency, redemption date, redemption amount and details of debenture trustee**	As specified in the respective Key Information Document. The details of Debenture Trustee are provided under S. No. 14 of this table above.
31.	**Nature and issue size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable**	Issue Size - Kindly refer to the respective Key Information Document. Base Issue Size - As set out in the respective Key Information Document. Green shoe option - As set out in the respective Key Information Document.
32	**Details about underwriting of the issue including the**	Kindly refer to the respective Key Information Document
33.	**Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:**	Kindly refer to the respective Key Information Document
34.	**Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the General Information Document on the Electronic Book Provider Platform, if applicable.**	The issuance has to be complied with the provisions of EBP mechanism as per the SEBI Master Circular upon the issue size exceeding the prescribed threshold. As of the date of this General Information Document, the prescribed threshold is INR 50,00,00,000/- (Indian Rupees Fifty Crore Only). Until the aggregate issue size does not exceed the above threshold in a given financial year, the EBP Guidelines will not be applicable. In case the issue size exceeds the above threshold in a given financial year, the final subscription to the Non-Convertible Securities shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:

		Details of size of the Issue including green shoe option, if any	Total Issue size of Issue: Kindly refer to the respective Key Information Document
		Bid opening and closing date	Bid opening date: Kindly refer to the respective Key Information Document Bid closing date: Kindly refer to the respective Key Information Document
		Minimum Bid lot	Kindly refer to the respective Key Information Document
		Manner of bidding in the Issue	Kindly refer to the respective Key Information Document
		Manner of allotment in the Issue	Kindly refer to the respective Key Information Document
		Manner of settlement in the Issue	Kindly refer to the respective Key Information Document
		Settlement cycle	Kindly refer to the respective Key Information Document
35	**Specific declaration requested by BSE or NSE: non-equity regulatory capital**	Kindly refer to the respective Key Information Document	
36	**Face Value**	As per the respective Key Information Document for the relevant issuance of Debentures.	

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Background

This General Information Document (as defined below) is related to the issue of senior / unsubordinated / subordinated, secured / unsecured, rated, listed, principal protected or not, market linked or not, green debt securities or not, non-convertible securities and commercial papers to be issued in multiple tranches/issuances in a dematerialised form on a private placement basis by **Kosamattam Finance Limited** (the "**Issuer**" or "**Company**") and contains relevant information and disclosures required for the purpose of issuing of the Non-Convertible Debentures and commercial papers. The issue of the Non-Convertible Debentures and commercial papers comprised in the Issue and described under this General Information Document shall be authorised by the Issuer through resolutions of the shareholders of the Issuer and the Board of Directors of the Issuer, the details of which shall be more particularly set out in the respective Key Information Document and has been authorised by the Memorandum and Articles of Association of the Company. The details of the corporate authorizations i.e. the resolution passed by the board of directors of the Issuer and the resolution passed by the shareholders of the Issuer shall be set out in each of the relevant Key Information Document that shall be issued by the Company from time to time for the purpose of issuance of the Non-Convertible Securities and commercial papers. The Issuer shall ensure that at all times, such relevant issuance of the Non-Convertible Securities shall be within the limits as shall be prescribed in such relevant resolution.

THIS GENERAL INFORMATION DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC GENERALLY TO SUBSCRIBE FOR OR OTHERWISE ACQUIRE THE NON-CONVERTIBLE SECURITIES TO BE ISSUED UNDER THE ISSUE.

THIS GENERAL INFORMATION DOCUMENT IS PREPARED AND ISSUED IN CONFORMITY WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, ISSUED VIDE NOTIFICATION NUMBER SEBI/LAD-NRO/GN/2021/ 39 DATED 09TH AUGUST 2021, AS AMENDED FROM TIME TO TIME, READ WITH THE CIRCULARS ISSUED THEREUNDER; THE MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA, ISSUED VIDE CIRCULAR NO. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 DATED 15TH OCTOBER, 2025, AS AMENDED FROM TIME TO TIME, THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER PURSUANT TO SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH RULE 14 OF THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AND PURSUANT TO SECTION 71 OF THE COMPANIES ACT, 2013 READ WITH RULE 18 OF THE COMPANIES (SHARE CAPITAL AND DEBENTURES) RULES, 2014 (AS APPLICABLE) FOR ISSUE OF NON-CONVERTIBLE SECURITIES ON A PRIVATE PLACEMENT BASIS.

Wilful Defaulters

The Issuer, its directors and promoters have not been declared as a wilful defaulter by RBI or any other authority. Please refer to Section 6 (*Disclosures pertaining to wilful defaulters*) for the disclosures pertaining to wilful default.

Issuer's Absolute Responsibility

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in the General Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.

Particulars	Date
Validity period of the General Information Document	This General Information Document is valid for a period of 1 (one) year from the first issue opening date.
Issue Opening Date	Kindly refer to the respective Key Information Document
Issue Closing Date	Kindly refer to the respective Key Information Document

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Pay In Date	Kindly refer to the respective Key Information Document
Deemed Date of Allotment	Kindly refer to the respective Key Information Document

GENERAL RISK

INVESTMENT IN THE NON-CONVERTIBLE SECURITIES INVOLVES A DEGREE OF RISK AND PROSPECTIVE INVESTORS SHOULD NOT INVEST ANY FUNDS IN THIS ISSUE UNLESS THEY CAN AFFORD TO TAKE THE RISK OF LOSING THEIR INVESTMENT AND SUCH RISKS AS ATTACHED TO SUCH INVESTMENTS. PROSPECTIVE INVESTORS ARE ADVISED TO MAKE AN INFORMED DECISION AND TO READ **SECTION 3** (*RISK FACTORS*) OF THIS GENERAL INFORMATION DOCUMENT CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE OF NON-CONVERTIBLE SECURITIES. FOR THE PURPOSES OF TAKING AN INVESTMENT DECISION, PROSPECTIVE INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER, THE ISSUE, THE GENERAL INFORMATION DOCUMENT AND THE KEY INFORMATION DOCUMENT TO BE ISSUED FROM TIME TO TIME INCLUDING THE RISKS INVOLVED IN IT. SPECIFIC ATTENTION OF THE PROSPECTIVE INVESTORS IS INVITED TO THE STATEMENT OF RISK FACTORS CONTAINED UNDER **SECTION 3** (*RISK FACTORS*) OF THIS GENERAL INFORMATION DOCUMENT. THESE RISKS ARE NOT, AND ARE NOT INTENDED TO BE, A COMPLETE LIST OF ALL RISKS AND CONSIDERATIONS RELEVANT TO THE NON-CONVERTIBLE SECURITIES OR PROSPECTIVE INVESTOR'S DECISION TO PURCHASE SUCH NON-CONVERTIBLE SECURITIES AND /OR COMMERCIAL PAPER.

PROSPECTIVE INVESTORS SHOULD CONSULT THEIR OWN LEGAL, REGULATORY, TAX, FINANCIAL AND/OR ACCOUNTING ADVISORS ABOUT RISKS ASSOCIATED WITH AN INVESTMENT IN SUCH NON-CONVERTIBLE SECURITIES AND THE SUITABILITY OF INVESTING IN SUCH NON-CONVERTIBLE SECURITIES IN LIGHT OF THEIR PARTICULAR CIRCUMSTANCES.

THE ISSUE OF NON-CONVERTIBLE SECURITIES AND /OR COMMERCIAL PAPER HAS NOT BEEN RECOMMENDED OR APPROVED BY THE SECURITIES AND EXCHANGE BOARD OF INDIA (**"SEBI"**) NOT DOES SEBI GUARANTEE THE ACCURACY AND ADEQUACY OF THE INFORMATION CONTAINED HEREIN.

Listing

The Non-Convertible Securities are proposed to be listed on the wholesale debt market of the BSE. The Issuer has obtained an in-principle approval from the Stock Exchange(s), a copy of which is attached herewith in Annexure VI.

The Issuer, with prior notice to the Debenture Trustee, may get the Non-Convertible Securities listed on other material stock exchanges as it deems fit. The Issuer shall comply with the requirements of the listing agreement to the extent applicable to it on a continuous basis.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires or unless a different meaning is provided to it in the respective Key Information Document or the relevant Transaction Document, the following terms shall have the meanings given below in this General Information Document.

Act	means the Companies Act, 2013 and includes any rules, circulars, notifications and orders framed/ issued thereunder and any statutory modifications, re-enactments or amendments thereof or of such rules, circulars, notifications, orders, as issued from time to time.
Allot/Allotment/Allotted	The allotment of the Non-Convertible Securities pursuant to this Issue.
Applicable Accounting Standards	shall mean (a) until the adoption of Indian Accounting Standards (Ind-AS) in accordance with Applicable Law, generally accepted accounting principles in India, and (b) thereafter, Indian Accounting Standards, in each case as amended, supplemented or re-issued from time to time, applied on a consistent basis both as to amounts and to classification of items.
Applicable Law	shall mean any statute, national, state, provincial, local, municipal or other law, regulation, ordinance, rule, judgment, order, decree, byelaws, approval of Governmental Authority, directives, guidelines, policy requirement, circulars or other governmental restriction or any similar form of decision of or determination by, or any interpretation or administration having the force of law in India of any of the foregoing by Governmental Authority in India.
Applicant	means a Person who is eligible to invest in the Non-Convertible Securities and has submitted / will be submitting an Application for subscribing to the Non-Convertible Securities in accordance with the terms of the General Information Document and other Transaction Documents.
Application Form	means an application for subscribing to the Non-Convertible Securities, which is in the form annexed to this General Information Document and marked as **Annexure IV**.
Application Monies	means money paid or payable by an Applicant on its Application for subscription to the Non-Convertible Securities.
Assets	means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with the Applicable Accounting Standards.
Beneficial Owner(s)/Debenture Holder(s)	means the Persons who are, for the time being, and from time to time, and who will become the owners of the Tranches/Issuances of the Non-Convertible Securities in electronic (dematerialized) form, and whose names appear in the list of the beneficial owner(s)/register of beneficial owners(s) prepared, held and given by the Depository and shall mean the Secured Debenture Holders and/or the Unsecured Debenture Holders and/ or such other holders of the Non-Convertible Security, as may be contextually applicable, and **"Beneficial Owner"** means each such Person and includes their respective successors/ transferees and assigns.
Board / Board of Directors	The Board of Directors of the Issuer for the time being and from time to time.
BSE	means the BSE Limited.
Business Day	As specified in the relevant Key Information Document.
CDSL	Central Depository Services (India) Limited.

CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest.
Client Loan	means each loan disbursed by the Issuer as a lender and "Client Loans" shall construed accordingly.
Commercial Papers	Shall mean listed, rated, guaranteed or not, commercial papers having a face value of INR 5,00,000/- (Indian Rupees Five Lakhs Only) to be issued by the Company pursuant to the RBI CP Directions and as per the terms as more particularly set out in the relevant Key Information Document at a discount to the face value.
Company/Issuer	shall mean Kosamattam Finance Limited, a company incorporated under the provisions of the Companies Act, 1956 and validly existing under the Companies Act, 2013 and registered with the Reserve Bank of India as a non-deposit taking systemically important non-banking finance company with corporate identification number U65929KL1987PLC004729 and having its registered office at Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India
Conditions Precedent	As specified in the relevant Key Information Document.
Conditions Subsequent	As specified in the relevant Key Information Document.
Constitutional Documents / Charter Documents	means the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.
Control	shall mean right to appoint majority of the directors or to control the management or policy decisions by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in any other manner.
Debentures	Listed, rated, redeemable or perpetual, secured or unsecured, senior / unsubordinated / subordinated, principal protected or not, market linked or not, green debt securities or not, non-convertible debentures to be issued by the Company on a private placement basis having either zero coupon or Coupon as set out in the relevant Key Information Document or redemption premium or redemption discount, or whose Coupon is linked to the performance of the reference index etc.) as more particularly set out in the Key Information Document and shall be collectively referred to as the Secured Debentures or Unsecured Debentures
Debenture Obligations	(a) in respect of Secured Debentures, means the Secured Obligations; and (b) in respect of the Unsecured Debentures mean the Unsecured Obligations.
Debenture Trust Deed	means each of the trust deeds to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the respective Tranche/Issuance of the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debenture Trustee	Vistra ITCL (India) Limited or such other debenture trustee appointed for respective Tranche/ Issuance of the Debentures as more particularly mentioned in the respective Debenture Trustee Agreement.
Debenture Trustee Agreement	means each of the agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the respective Tranche/Issuance of the Debentures.

Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993.
Deed of Guarantee	shall mean each of the deed of corporate guarantee dated on or around the date of the issuance of Tranche / Issuance of the Debentures / Commercial Papers (if applicable) to be executed by the Guarantor in favor of the Debenture Trustee / Trustee for the relevant Tranche/Issuance of the Debentures / Commercial Papers, to the extent applicable.
Deed of Hypothecation	shall mean each of the deed of hypothecation dated on or around the date of the relevant Tranche / Issuance of the Debentures (if applicable) to create a charge over the Hypothecated Assets for the respective Tranche/Issuance of Debentures, to be executed between the Issuer and the Debenture Trustee to secure the Secured Obligations in relation to the respective Tranche/Issuance of the Secured Debentures.
Deemed Date of Allotment	shall mean the date on which the Debentures shall have been deemed to be allotted to the Debenture Holders - as mentioned in detail in the respective Key Information Document.
Demat	means dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories	means the depositories with which the Issuer has made arrangements for dematerialising the Non-Convertible Securities, being NSDL and CDSL.
Depositories Act	The Depositories Act, 1996, as amended from time to time.
Depository Participant / DP	A depository participant as defined under the Depositories Act.
Designated Stock Exchange	The stock exchange designated by the Issuer under the General Information Document being BSE Limited for the purposes of maintaining the recovery expense fund in terms of Regulation 11 of the SEBI ILNCS Regulations read with SEBI Debenture Trustees Master Circular.
Director(s)	Director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 5.36(a)
Due Date	means the date on which any interest or liquidated damages, any Redemption Payment or premature redemption amount and/or any other amounts payable, are due and payable, including but not limited to each of Redemption Dates, and any other date on which any payment is to be made by the Issuer under the respective Transaction Documents.
EBP Guidelines	The guidelines issued by SEBI with respect to electronic book mechanism under the terms of the SEBI Master Circular and the operational guidelines issued by the relevant Electronic Book Provider, as may be amended, clarified or updated from time to time.
EFT	Electronic Fund Transfer
Electronic Book Provider/ EBP	Shall have the meaning assigned to such term under the EBP Guidelines.
Eligible Investors	As set out in the respective Key Information Document.
Events of Default	As set out in the respective Key Information Document.
Final Redemption Date	With respect to any Tranche / Issuance shall mean the date on which repayment of Redemption Payment together with all other Debenture Obligations in respect of that Tranche / Issuance will be made and shall be as specified in the relevant Key Information Document issued for such Tranche / Issuance.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Final Settlement Date	means the date on which all Debenture Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Holders
Financial Indebtedness	As shall be more particularly set out in the respective Key Information Document.
Financial Statements	means in relation to a company, its audited financial statements (on a consolidated and non-consolidated basis) for a Financial Year.
Financial Year End Date	shall mean March 31 of each year.
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
Form PAS-3	The return of allotment required to be filed by the Issuer pursuant to the Companies (Prospectus and Allotment of Securities) Rules, 2014 relating to the Non-Convertible Securities.
Form PAS-5	The record of private placement maintained by the Issuer pursuant to the Companies (Prospectus and Allotment of Securities) Rules, 2014 relating to the Non-Convertible Securities.
General Information Document	means this General Information Document issued by the Issuer for the issue of the Non-Convertible Securities on a private placement basis in accordance with Applicable Laws.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organization, established under any Applicable Law.
Guarantor	As specified in the relevant Key Information Document, if applicable.
Hypothecated Assets	As shall be more particularly set out in the respective Key Information Document.
Hypothecated Assets Report	As shall be more particularly set out in the respective Key Information Document.
Interest Payment Dates	means the payment dates as specified in the relevant Key Information Document.
Interest Rate/Coupon Rate	As specified in the relevant Key Information Document.
Issue	means the private placement of the Non-Convertible Securities.
Issue Closing Date	As specified in the relevant Key Information Document.
Issue Opening Date	As specified in the relevant Key Information Document.
Issuing and Paying Agent (IPA)	means a Scheduled Commercial Bank undertaking duties and responsibilities specified under paragraph 7(a) of the Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024.

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Key Information Document	The Key Information Document to be issued by the Issuer in respect of each Tranche / Issuance containing inter alia the issue price, Tranche / Issuance size, interest / coupon (if any), redemption premium (if any), any material change to the disclosures and other terms and conditions vis-à-vis the General Information Document for that Tranche / Issuance of Non-Convertible Securities and commercial papers. The Company shall be free to amend the format of Key Information Document depending upon the terms and conditions of the Non-Convertible Securities and commercial papers being issued in each Tranche / Issuance.
Listing Period	has the meaning given to it in Section 5.38 (*Issue Details*).
LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, modified or restated from time to time.
Majority Debenture Holders	As specified in the relevant Key Information Document.
Majority Resolution	means a resolution approved by the Majority Debenture Holders who are present and voting or if a poll is demanded, by the Majority Debenture Holders who are present and voting in such poll.
NA	Not Applicable
NBFC	Non-banking financial company
NBFC Directions	means the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Direction, 2023 (each as amended, modified or restated from time to time) as may be applicable read together with the RBI's circular no. DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on "Implementation of Indian Accounting Standards" (as amended, modified or restated from time to time).
Net Worth	As shall be more particularly set out in the respective Key Information Document.
Non-Convertible Securities	means the Debentures and / or perpetual debt instruments and/or other securities as specified by SEBI and under the Applicable Law.
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited
Outstanding Amounts	As shall be more particularly set out in the respective Key Information Document.
Outstanding Principal Amount	As shall be more particularly set out in the respective Key Information Document.
PAN	Permanent Account Number
Payment Default	As shall be more particularly set out in the respective Key Information Document.
Person	shall include an individual, natural person, corporation, partnership, joint venture, incorporated or unincorporated body or association, company, Government Authority and in case of a company and a body corporate shall include their respective successors and assigns and in case of any individual his/her respective legal representative, administrators, executors and heirs and in case of trust shall include the trustee(s) for the time being and from time to time. The term “Persons” shall be construed accordingly.
Private Placement Offer cum Application Letter/PPOAL	The offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Purpose	As shall be more particularly set out in the respective Key Information Document.

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Quarterly Date	means each of March 31, June 30, September 30 and December 31 of a calendar year, and "**Quarterly Dates**" shall be construed accordingly.
R&T Agent/Registrar	As specified in the relevant Key Information Document.
Rating	As specified in the respective Key Information Document.
Rating Agency	As specified in the respective Key Information Document.
RBI	Reserve Bank of India.
RBI CP Directions	Shall mean the directions for the issue of Commercial Papers issued by the RBI dated January 03, 2024.
Record Date	As shall be more particularly set out in the respective Key Information Document.
Recovery Expense Fund / REF	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of the SEBI Debenture Trustees Master Circular.
Redemption Date	As shall be more particularly set out in the respective Key Information Document.
Redemption Payment	As shall be more particularly set out in the respective Key Information Document.
Register of Beneficial Owners	means the register of beneficial owners of the Non-Convertible Securities maintained in the records of the Depositories
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Act
Related Party	has the meaning given to it in the Act.
ROC	Registrar of Companies.
Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
SEBI Centralized Database Requirements	means the requirements prescribed in Chapter IV *(Centralized Database for corporate bonds/ debentures*) of the SEBI Master Circular.
SEBI Debenture Trustees Master Circular	Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 as amended, which consolidates and has replaced multiple circulars issued by SEBI in relation to Debenture Trustee.
SEBI ILNCS Regulations/ SEBI NCS Regulations	The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 together with the SEBI Master Circular, as amended from time to time.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI Master Circular.

SEBI Master Circular	Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 as amended, which consolidates and has replaced multiple circulars issued by SEBI in relation of issue and listing of debt securities.
Secured Debenture Holders	Holders of the Secured Debentures from time to time.
Secured Debentures	Debentures issued/to be issued by the Company which shall be secured by creation of charge over the assets of the Company and/or any other security provider.
Secured Obligations	As shall be more particularly set out in the respective Key Information Document.
Security Cover	has the meaning given to it in the Section 5.38 (*Issue Details*).
Special Resolution	means resolution approved by the Special Majority Debenture Holders who are present and voting or if a poll is demanded, by the Special Majority Debenture Holders who are present and voting in such poll.
Stock Exchange	shall mean BSE
Stressed Assets Framework	means the RBI's circular no. DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on "Prudential Framework for Resolution of Stressed Assets", as may be amended, modified or restated from time to time.
Tax	shall mean any present or future tax, including but not limited to indirect taxes such as goods and services tax, service tax, value added tax or other similar taxes), levy, duty deductions, withholdings, imposts, cesses, fees or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter imposed by Applicable Laws.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under the relevant Tranche / Issuance Debenture Trust Deed.
TDS	Tax Deducted at Source.
Terms & Conditions	The terms and conditions pertaining to the Issue as outlined in the Transaction Documents.
Total Assets	As shall be more particularly set out in the respective Key Information Document.
Tranche/Issuance	Any tranche/issuance of Non-Convertible Securities issued by the Issuer from time to time under this General Information Document pursuant to such terms as set out in the respective Key Information Document.
Transaction Documents	As shall be more particularly set out in the respective Key Information Document.
Transaction Security	has the meaning given to it in the Section 5.38 (*Issue Details*).
Trustee	Shall mean the Trustee to be appointed by the Issuer for the purpose of providing guarantee for the issue of guaranteed Commercial Papers.
Unsecured Debenture Holders	The holders of the Unsecured Debentures from time to time.
Unsecured Debentures	Debentures which are issued/to be issued by the Company which shall be unsecured.
Unsecured Obligations	As shall be more particularly set out in the respective Key Information Document.
WDM	Wholesale Debt Market segment of the relevant stock exchange
Wilful Defaulter	Shall mean an Issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

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SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This General Information Document is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. The issue of the Non-Convertible Securities to be listed on the WDM segment of the BSE is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This General Information Document does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the Non-Convertible Securities to the public in general.

As per the applicable provisions, it is not necessary for a copy of this General Information Document to be filed or submitted to the SEBI for its review and/or approval. This General Information Document has been prepared in conformity with the SEBI ILNCS Regulations as amended from time to time and applicable RBI regulations governing private placements of Non-Convertible Securities by NBFCs. This General Information Document has been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the Non-Convertible Securities. This General Information Document does not purport to contain all the information that any Eligible Investor may require. Further, this General Information Document has been prepared for informational purposes relating to this transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither this General Information Document nor any other information supplied in connection with the Non-Convertible Securities is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document should not consider such receipt as a recommendation to subscribe to any Non-Convertible Securities. Each potential Investor contemplating subscription to any Non-Convertible Securities should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Non-Convertible Securities and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

The Issuer confirms that, as of the date hereof, this General Information Document (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this General Information Document or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer. The Issuer certifies that the disclosures made in this General Information Document and/or the Private Placement Offer cum Application Letter are adequate and in conformity with the SEBI ILNCS Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014.

Further, the Issuer accepts no responsibility for statements made otherwise than in the General Information Document or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this General Information Document would be doing so at its own risk.

This General Information Document**,** the Private Placement Offer cum Application Letter and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the Non-Convertible Securities and commercial papers. All Investors are required to comply with the relevant regulations/ guidelines applicable to them for investing in this Issue. The contents of this General Information Document and/or the Private Placement Offer cum Application Letter are intended to be used only by those Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any persons other than those to whom Application Forms along with this General Information Document and/or Key Information Document and / or the Private Placement Offer cum Application Letter being issued have been sent. Any application by a person to whom the General Information Document and/or the Private Placement Offer cum Application Letter has not been sent by the Issuer shall be rejected without assigning any reason.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

The person who is in receipt of this General Information Document and/or the Private Placement Offer cum Application Letter shall not reproduce or distribute in whole or in part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential all information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. This General Information Document and/or the Key Information Document and / or the Private Placement Offer cum Application Letter may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including this General Information Document) without retaining any copies hereof. If any recipient of this General Information Document and/or the Private Placement Offer cum Application Letter decides not to participate in the Issue, that recipient must promptly return this General Information Document and/or the Private Placement Offer cum Application Letter and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

The Issuer does not undertake to update the General Information Document and/or the Private Placement Offer cum Application Letter to reflect subsequent events after the date of General Information Document and/or the Private Placement Offer cum Application Letter and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer, save and except the disclosures that shall be made in the Key Information Document at the time of subsequent issuances, from time to time.

Neither the delivery of this General Information Document and/or the Private Placement Offer cum Application Letter nor any sale of Non-Convertible Securities made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Non-Convertible Securities or the distribution of this General Information Document and/or the Private Placement Offer cum Application Letter in any jurisdiction where such action is required. Persons into whose possession this General Information Document and/or the Private Placement Offer cum Application Letter comes are required to inform themselves of, and to observe, any such restrictions. The General Information Document is made available to potential Investors in the Issue on the strict understanding that it is confidential.

This General Information Document is for the exclusive use of the addressee and restricted for only the intended recipient and it should not be circulated or distributed to third party(ies). This Issue is made strictly on private placement basis. Apart from this General Information Document, no offer document or prospectus has been prepared in connection with the offering of this Issue or in relation to the Issuer.

It is not necessary for the General Information Document to be registered under Applicable Laws. Accordingly, this General Information Document has neither been delivered for registration nor is it intended to be registered.

This General Information Document is intended to be circulated to not exceeding 200 (two hundred) persons in the aggregate in a financial year. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. It does not constitute and shall not be deemed to constitute an offer or an invitation to subscribe to the Non-Convertible Securities to the public in general.

The General Information Document does not include a statement purporting to be made by an expert. In case any such statement is made, it shall be made by an expert who is not, and has not been, engaged or interested in the formation or promotion or management, of the Company and has given his written consent to the issue of the General Information Document and has not withdrawn such consent before the delivery of a copy of the General Information Document, as applicable.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of this General Information Document has been filed with the BSE in terms of the SEBI ILNCS Regulations. It is to be distinctly understood that submission of this General Information Document to the BSE should not in any way be deemed or construed to mean that this General Information Document has been reviewed, cleared, or approved by the BSE; nor does the BSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this General Information Document, nor does the BSE warrant that the Issuer's Non-Convertible Securities will be listed or will continue to be listed on the BSE; nor does the BSE take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

2.3 DISCLAIMER CLAUSE OF RBI

The company is having a valid certificate of registration issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company.

2.4 DISCLAIMER CLAUSE OF SEBI

AS PER THE PROVISIONS OF THE SEBI ILNCS REGULATIONS, IT IS NOT STIPULATED THAT A COPY OF THIS GENERAL INFORMATION DOCUMENT HAS TO BE FILED WITH OR SUBMITTED TO THE SEBI FOR ITS REVIEW / APPROVAL. IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THIS GENERAL INFORMATION DOCUMENT TO SEBI SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO HAVE BEEN APPROVED OR VETTED BY SEBI AND THAT THIS ISSUE IS NOT RECOMMENDED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE GENERAL INFORMATION DOCUMENT.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to investors as specified under the paragraph titled "Eligible Investors" of this General Information Document, who shall be/have been identified upfront by the Issuer. This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to Non-Convertible Securities offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals as specified in the relevant Key Information Document. This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to the Non-Convertible Securities herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 DISCLAIMER IN RESPECT OF RATING AGENCY

Ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. The Rating Agency has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agency does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.7 DISCLAIMER OF DEBENTURE TRUSTEE

The Debenture Trustee or its agents or advisers associated with the Issue do not undertake to review the financial condition or affairs of the Issuer during the life of the arrangements contemplated by this General Information Document and do not have any responsibility to advise any Investor or prospective Investor in the Non-Convertible Securities of

any information available with or subsequently coming to the attention of the Debenture Trustee, its agents or advisors except as specifically provided for in the relevant Tranche/Issuance Debenture Trust Deed.

The Debenture Trustee does not guarantee the terms of payment regarding the issue as stated in this General Information Document and shall not be held liable for any default in the same.

The Debenture Trustee or its agents or advisers associated with the Issue have not separately verified the information contained in this General Information Document. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by Debenture Trustee as to the accuracy or any other information provided by the Issuer. Accordingly, the Debenture Trustee associated with the issue shall have no liability in relation to the information contained in this General Information Document or any other information provided by the Issuer in connection with the issue. The Debenture Trustee, *ipso facto* does not have the obligations of a borrower or a principal debtor or a guarantor as to the monies paid/invested by Debenture Holders.

(I) The Debenture Trustee is neither a principal debtor nor a guarantor of the Debentures.

2.8 ISSUE OF NON-CONVERTIBLE SECURITIES IN DEMATERIALISED FORM

The Non-Convertible Securities will be issued in dematerialised form. The Issuer has made arrangements with the Depositories for the issue of the Non-Convertible Securities in dematerialised form. Investors will have to hold the Non-Convertible Securities in dematerialised form as per the provisions of Depositories Act. The Issuer shall take necessary steps to credit the Non-Convertible Securities allotted to the beneficiary account maintained by the Investor with its depositary participant. The Issuer will make the Allotment to the Investors on the Deemed Date of Allotment after verification of the Application Form, the accompanying documents and on realisation of the application money.

ASSUMPTIONS

EACH PERSON RECEIVING THIS GENERAL INFORMATION DOCUMENT SHALL BE DEEMED TO HAVE AGREED THAT AND ACCORDINGLY THE COMPANY SHALL BE ENTITLED TO PRESUME THAT SUCH PERSON:

(1) HAS REVIEWED THE TERMS AND CONDITIONS APPLICABLE TO THE NONCONVERTIBLE SECURITIES AS CONTAINED HEREIN AND HAS UNDERSTOOD THE SAME, AND, ON AN INDEPENDENT ASSESSMENT THEREOF, FOUND THE SAME ACCEPTABLE FOR THE INVESTMENT MADE AND HAS ALSO REVIEWED THE RISK FACTORS CONTAINED HEREIN AND HAS UNDERSTOOD THE RISKS, AND THE RISKS INVOLVED IN INVESTING IN THE NON-CONVERTIBLE SECURITIES INCLUDING FOR ANY REASON HAVING TO SELL THEM OR BE MADE TO REDEEM THEM BEFORE THE FINAL REDEMPTION DATE AND DETERMINED THAT NON-CONVERTIBLE SECURITIES ARE A SUITABLE INVESTMENT AND THAT THE INVESTOR CAN BEAR THE ECONOMIC RISK OF THAT INVESTMENT;

(2) HAS BEEN AFFORDED AN OPPORTUNITY TO REQUEST AND TO REVIEW AND HAS RECEIVED AND REVIEWED THIS GENERAL INFORMATION DOCUMENT AND ALL THE ADDITIONAL INFORMATION CONSIDERED BY AN INDIVIDUAL TO BE NECESSARY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN BELIEVED BY IT TO BE NECESSARY AND APPROPRIATE OR MATERIAL IN CONNECTION WITH, AND FOR, INVESTMENT IN THE NON-CONVERTIBLE SECURITIES;

(3) ACKNOWLEDGES THAT THE COMPANY DOES NOT UNDERTAKE TO UPDATE THE GENERAL INFORMATION DOCUMENT TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF THE GENERAL INFORMATION DOCUMENT AND, THUS, IT SHOULD NOT BE RELIED UPON WITH RESPECT TO SUCH SUBSEQUENT EVENTS WITHOUT FIRST CONFIRMING ITS ACCURACY WITH THE ISSUER. NEITHER THE DELIVERY OF THIS GENERAL INFORMATION DOCUMENT NOR ANY SALE OF NON-CONVERTIBLE SECURITIES MADE HEREUNDER SHALL, UNDER ANY CIRCUMSTANCES, CONSTITUTE A REPRESENTATION OR CREATE ANY IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE ISSUER SINCE THE DATE HEREOF;

(4) ACKNOWLEDGES THAT THIS GENERAL INFORMATION DOCUMENT DOES NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE NON-CONVERTIBLE SECURITIES OR THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT AND THE OFFERING AND SALE OF THE NONCONVERTIBLE SECURITIES MAY BE RESTRICTED BY LAW IN CERTAIN JURISDICTIONS. PERSONS INTO WHOSE POSSESSION THIS GENERAL INFORMATION DOCUMENT COMES ARE REQUIRED TO INFORM THEMSELVES ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS;

(5) HAS BEEN AFFORDED AN OPPORTUNITY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN;

(6) HAS SUFFICIENT KNOWLEDGE, EXPERIENCE AND EXPERTISE AS AN INVESTOR, TO MAKE THE INVESTMENT IN THE NON-CONVERTIBLE SECURITIES;

(7) HAS NOT RELIED ON EITHER THE ISSUER OR ANY OF ITS AFFILIATE, ASSOCIATE, HOLDING, SUBSIDIARY OR ANY PERSON ACTING IN ITS OR THEIR BEHALF FOR ANY INFORMATION, ADVICE OR RECOMMENDATIONS OF ANY SORT EXCEPT AS REGARDS THE ACCURACY OF THE SPECIFIC FACTUAL INFORMATION ABOUT THE TERMS OF THE NON-CONVERTIBLE SECURITIES SET OUT IN THIS GENERAL INFORMATION DOCUMENT;

(8) HAS UNDERSTOOD THAT INFORMATION CONTAINED IN THISGENERAL INFORMATION DOCUMENT IS NOT TO BE CONSTRUED AS BUSINESS OR INVESTMENT ADVICE;

(9) HAS MADE AN INDEPENDENT EVALUATION AND JUDGMENT OF ALL RISKS AND MERITS BEFORE INVESTING IN THE NON-CONVERTIBLE SECURITIES;

(10) HAS THE LEGAL ABILITY TO INVEST IN THE NON-CONVERTIBLE SECURITIES AND THE INVESTMENT DOES NOT CONTRAVENE ANY PROVISION OF ANY LAW, REGULATION OR CONTRACTUAL RESTRICTION OR OBLIGATION OR UNDERTAKING BINDING ON OR AFFECTING THE DEBENTURE HOLDER OR ITS ASSETS; AND

(11) HAS NOT RELIED ON ANY INTERMEDIARY OR ADVISORS THAT MAY BE ASSOCIATED WITH THE ISSUE IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 3: RISK FACTORS

Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 3 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

The following are some of the risks envisaged by the management. Investors should consider the same carefully for evaluating the Company and its business before making any investment decision. Unless the context requires otherwise, the risk factors described below apply to the Company only. If any one of the risks occurs, the Company's business, financial conditions and results of operations could suffer and therefore the value of the Company's debt securities could decline.

The Issuer believes that the factors described below represent the principal risks inherent in investing in Debentures issued under this General Information Document, but the inability of the Issuer, as the case may be, to pay coupon, principal or other amounts on or in connection with any Debentures may occur for other reasons and the Issuer does not represent that the statements below regarding the risks of holding any Debentures are exhaustive.

Prior to making an investment decision, potential investors should carefully consider, along with the other matters set out in this Disclosure Document, the following risk factors that may affect investment considerations.

Note: Unless specified or quantified in the relevant risk factors, the Company is not in a position to quantify the financial or other implications of any risk mentioned herein below:

Internal Risk Factors

1. ***We have been subject to an inspection by the RBI and any adverse action taken could affect our business and operations.***

As an NBFC, we are subject to periodic inspection by the RBI under Section 45N of the Reserve Bank of India Act, 1934 (the "**RBI Act**"), pursuant to which the RBI inspects our books of accounts and other records for the purpose of verifying the correctness or completeness of any statement, information or particulars furnished to the RBI. Any irregularities found during such investigations by such regulatory authorities could, similarly, expose us to warnings, penalties, and restrictions.

2. ***We have also received letters and notices from the RBI, pursuant to an inspection under various provisions of the FEMA, relating to our money changing business ("RBI Inspection Letter"). Any adverse order by RBI could adversely affect our ability to conduct business, which would in turn result in material adverse effect on our business and results of operations***.

Our Company has received the RBI Inspection Letter wherein the RBI has observed certain irregularities and deficiencies in relation to our money changing business, such as non-availability of signature of the customer on Cash Memo for all retail sale transaction; signature of the authorised officials affixed in the cash memo did not match with the signatory list provided by the FFMC; unavailability of statutory auditor's certificate on satisfactory working of Concurrent Audit & Internal Control System; Non- compliance with KYC Direction, 2016.

Our Company has been directed by the RBI to take necessary action and rectification, and to submit a compliance report within a period of 15 days from the date of receipt of the RBI Inspection Letter dated February 04, 2025.

Our Company has responded to the RBI vide a letter dated February 14, 2025, wherein our Company has categorically addressed the concerns raised by the RBI. Our Company fulfilled the necessary compliance requirements by April 11, 2025. Subsequently, our Company received a cautionary advice vide RBI letter dated May 26, 2025, which was acknowledged by our Company, vide email dated May 27, 2025.

Further Our Company has received a show cause notice from the RBI by letter dated September 10, 2025 regarding observation related to non-compliance related to the provisions of FEMA and various directions issued by the RBI under the Act. Our Company vide its letter dated September 11, 2025 responded to the notice.

3. We are subject to inspections by CDSL in our capacity as a depository participant and any adverse action taken by CDSL could affect our business and operations.

Further, our Company has received an inspection report dated May 30, 2023 ("***Inspection Report***"), pursuant to the inspection conducted by CDSL for the period May 1, 2022 to April 30, 2023. Our Company has submitted its response to the Inspection Report vide its letter dated June 20, 2023. While our Company strives to address all the concerns raised by CDSL, there can be no guarantee that CDSL shall be satisfied with our Company's responses and that the CDSL shall not take any adverse action pursuant to such inspections. Any such actions by CDSL could adversely affect our business and operations.

Further, our Company has received an inspection report dated August 7, 2024 ("***Inspection Report***"), pursuant to the inspection conducted by CDSL for the period May 1, 2023 to June 30, 2024. Our Company has submitted its response to the Inspection Report. While our Company strives to address all the concerns raised by CDSL, there can be no guarantee that CDSL shall be satisfied with our Company's responses and that the CDSL shall not take any adverse action pursuant to such inspections. Any such actions by CDSL could adversely affect our business and operations.

4. We are subject to restrictive covenants in certain short-term and long-term debt facilities provided to us by our lenders.

We have entered into agreements for availing financial facilities from various lenders. Certain covenants in these agreements require us to obtain approval / permission from our lenders in certain conditions. These conditions include, amongst others, implementation of any scheme of expansion / diversification / renovation / capital expenditure, formulation of any scheme of amalgamation or reconstruction, undertaking of guarantee obligation, any change in our capital structure. In the event of default or the breach of certain covenants, our lenders have the option to make the entire outstanding amount payable immediately. There can be no assurance that we will be able to comply with these financial or other covenants or that we will be able to obtain consents necessary to take the actions that we believe are required to operate and grow our business.

5. Our ability to access capital also depends on our credit ratings. Any downgrade in our credit ratings would increase borrowing costs and constrain our access to capital and lending markets and, thus, would negatively affect our net interest margin and our business.

In the event of deterioration in the financial health of the Issuer, there is a possibility that the relevant rating agency may downgrade the rating of the Debentures and commercial papers. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/ non-performing investment as per their usual norms.

6. We and certain of our Promoters and Directors are involved in certain legal proceedings and there can be no assurance that we and our Promoters and Directors will be successful in any of these legal actions. In the event we are unsuccessful in litigating any of the disputes, our business and results of operations may be adversely affected.

Our Company and two of our Promoter Directors are subject to certain legal proceedings. We incur substantial cost in defending these proceedings before a court of law. Moreover, we are unable to assure you that our Company, our Promoter Directors, shall be successful in any or all of these actions. In the event we or our Promoter Directors suffer any adverse order, it may have an adverse impact on our reputation, business and results of operations. We cannot assure you that an adverse order by any governmental authority will not have a negative impact on our profit and financial condition.

A summary of the outstanding proceedings involving our Company, Directors, Promoter and Group Companies in accordance with requirements under the SEBI NCS Regulations, to the extent quantifiable, have been set out below:

Name	Criminal Proceedings	Tax Proceedings	Statutory or Regulatory Proceedings	Disciplinary actions by the SEBI or Stock Exchanges	Material Civil Litigations	Aggregate amount involved (₹ in lakh)
Company						

Name	Criminal Proceedings	Tax Proceedings	Statutory or Regulatory Proceedings	Disciplinary actions by the SEBI or Stock Exchanges	Material Civil Litigations	Aggregate amount involved (₹ in lakh)
By the Company	29	Nil	Nil	Nil	1	3,428.52
Against the Company	Nil	19	Nil	Nil	Nil	3,873.20
Directors						
By the Directors	Nil	Nil	Nil	Nil	Nil	Nil
Against the Directors	Nil	Nil	Nil	Nil	Nil	Nil
Promoters						
By the Promoters	Nil	Nil	Nil	Nil	Nil	Nil
Against the Promoters	Nil	1	Nil	4*	Nil	571.83
Group Companies						
By the Group Companies	Nil	Nil	Nil	Nil	Nil	Nil
Against the Group Companies	Nil	Nil	Nil	Nil	Nil	Nil
Subsidiaries						
By the Subsidiaries	Not Applicable					
Against the Subsidiaries						

**Amount paid in full therefore not added here.*

7. Our Company was unable to trace certain secretarial records, including records pertaining to the allotment of Equity Shares acquired by our past shareholders prior to August 2004.

We have been unable to locate the copies of certain of our secretarial records, i.e. prescribed forms filed by us with the Registrar of Companies, including, among others, in respect of the allotment of Equity Shares from incorporation until August 2004. While we believe that these forms were duly filed on a timely basis, we have not been able to obtain copies of these documents, including from the Registrar of Companies. We cannot assure you that we will not be subject to any adverse action by a competent regulatory authority in this regard.

8. A major part of our branch network is concentrated in southern India and we derive majority of our revenue from southern India. Any breakdown of services in these areas could have a material and adverse effect on our results of operations and financial conditions.

We derive majority of our revenue from our 957 branches situated in southern India out of 977 of our total branches as on September 30, 2025. As a result, we are exposed to risks including any change in policies relating to these states, any localised social unrest, any natural disaster and any event or development which could make business in such states less economically beneficial. Any such risk, if materialises, could have a material adverse effect on the business, financial position and results of operations of our Company.

9. Our business is capital intensive and any disruption or restrictions in raising financial resources could have a material adverse effect on our liquidity and financial condition.

Our liquidity and ongoing profitability are largely dependent upon our timely access to and the costs associated in raising resources. Our funding requirements historically have been met from a combination of borrowings such as working capital limits from banks and issuance of secured and unsecured redeemable non-convertible debentures on private placement basis and public issues of secured and unsecured redeemable non-convertible debentures. Thus, our business depends and will continue to depend on our ability to access diversified low-cost funding sources.

Our ability to raise funds on acceptable terms and at competitive rates continues to depend on various factors including our credit ratings, the regulatory environment and policy initiatives in India, developments in the international markets affecting the Indian economy, investors' and/or lenders' perception of demand for debt and equity securities of NBFCs, and our current and future results of operations and financial condition.

The crisis in the global credit market that began in mid-2007 destabilised the then prevailing lending model by banks and financial institutions. The capital and lending markets were highly volatile and access to liquidity had been significantly reduced. In addition, it became more difficult to renew loans and facilities as many potential lenders and counterparties also faced liquidity and capital concerns as a result of the stress in the financial markets. If any event of similar nature and magnitude occurs again in the future, it may result in increased borrowing costs and difficulty in accessing debt in a cost-effective manner. Moreover, we are a NBFC-ND-SI, and do not have access to public deposits.

The RBI has issued guidelines vide notification no. DBOD.BP.BC.No. 106/21.04.172/2011-12 on May 18, 2012 whereby it has instructed banks to (i) reduce their regulatory exposure on a single NBFC having gold loans to the extent of 50.00% or more of its financial assets from 10.00% to 7.50% of their capital funds; and (ii) have an internal sub-limit as decided by the boards of the respective banks on their aggregate exposure to all such NBFCs having gold loans to the extent of 50% or more of their financial assets, taken together, which sub-limit should be within the internal limits fixed by banks for their aggregate exposure to all NBFCs taken together.

The RBI vide its circular RBI/2014-15/475 DNBS (PD) CC No.021/03.10.001/2014-15 dated February 20, 2015 issued certain guidelines with respect to raising money through private placement by NBFCs in the form of non-convertible debentures. These guidelines include restrictions on the minimum subscription amount for a single investor at ₹20,000, the issuance of private placement of NCDs shall be in two separate categories, those with a maximum subscription of less than ₹1 crore and those with a minimum subscription of ₹1 crore and above, the restriction of number of investors in an issue to 200 investors for a maximum subscription of less than ₹1 crore which shall be fully secured, there is no limit on the number of subscribers in respect of issuances with a minimum subscription of ₹1 crore and above while the option to create security in favour of subscribers will be with the issuers and such unsecured debentures shall not be treated as public deposits, restriction on NBFCs for issuing debentures only for deployment of funds on its own balance sheet and not to facilitate resource requests of group entities/parent company/associates, prohibition on providing loan against its own debentures, etc. This has resulted in limiting our Company's ability to raise fresh debentures on private placement basis

A significant portion of our debt matures each year. Out of the total amount of our outstanding NCDs, ₹ 2,98,935.81 lakhs, issued by our Company as of October 01, 2025, NCDs amounting to ₹ 56,908.98 lakhs will mature on or before within next 12 months. In order to retire these instruments, we either will need to refinance this debt, which could be difficult in the event of volatility in the credit markets or raise equity capital or generate sufficient cash to retire the debt.

Changes in economic and financial conditions or continuing lack of liquidity in the market could make it difficult for us to access funds at competitive rates. As a NBFC, we also face certain restrictions on our ability to raise money from international markets, which may further constrain our ability to raise funds at attractive rates. Any disruption in our primary funding sources at competitive costs would have a material adverse effect on our liquidity and financial condition.

10. Our financial performance is primarily dependent on interest rate risk. If we are unable to manage interest rate risk in the future it could have an adverse effect on our net interest margin, thereby adversely affecting business and financial condition of our company.

Our results of operations are substantially dependent upon the level of our Net Interest Margins. Interest income is the largest component of our total income, and constituted 98.54%, 99.30%, 99.42% and 99.49% for the six months period ended September 30, 2025 and the Financial Years ended March 31, 2025, March 31, 2024 and March 31, 2023, respectively. Interest rates are sensitive to many factors beyond our control, including the RBI's monetary policies, domestic and international economic and political conditions, and other factors.

Over the last several years, the Government of India has substantially deregulated the financial sector. As a result, interest rates are now primarily determined by the market, which has increased the interest rate risk exposure of all banks and financial intermediaries in India, including us.

Our policy is to attempt to balance the proportion of our interest earning assets, which bear fixed interest rates, with interest bearing liabilities. A significant portion of our liabilities, such as our NCDs carry fixed rates of interest. Moreover, we do not

hedge our exposure to interest rate changes. We cannot assure you that we can adequately manage our interest rate risk in the future or can effectively balance the proportion of our fixed rate loan assets and liabilities. Further, changes in interest rates could affect the interest rates charged on interest earning assets and the interest rates paid on interest bearing liabilities in different ways. Thus, our results of operations could be affected by changes in interest rates and the timing of any re-pricing of our liabilities compared with the re-pricing of our assets.

In a rising interest rate environment, if the yield on our interest earning assets does not increase at the same time or to the same extent as our cost of funds, or, in a declining interest rate environment, if our cost of funds does not decline at the same time or to the same extent as the yield on our interest earning assets, our net interest income and net interest margin would be adversely affected.

11. We have had negative net cash flows from our operating, investing and financing activities in the recent fiscal years. Any negative cash flows in the future may adversely affect our results of operations and financial condition.

We have had negative net cash flows from our operating, investing and financing activities in the six months period ended September 30, 2025 and last three fiscal years ended March 31, 2025, March 31, 2024 and March 31, 2023, the details of which are summarised below:

(in ₹ lakhs)

Particulars	September 30, 2025	Fiscal 2025	Fiscal 2024	Fiscal 2023
Net cash generated from/ (used in) operating activities	(39,519.56)	(20,101.02)	(34,053.04)	(73,285.07)
Net cash generated from/ (used in) investing activities	(5,249.60)	11,599.35	(6,226.21)	(6,079.51)
Net cash generated from/ (used in) financing activities	69,981.35	22,209.74	39,245.17	75,834.91

12. We face increasing competition in our business which may result in declining interest margins. If we are unable to compete successfully, our market share may also decline.

Our principal business is providing Gold Loan to customers in India secured by gold jewellery. Historically, the Gold Loan industry in India has been largely unorganised and dominated by local jewellery pawn shops and money lenders, with little involvement from public sector or private sector banks. Gold Loan financing was availed predominantly by lower income group customers with limited or no access to other forms of credit, however, such income group has gained increased access to capital through organised and unorganised money lenders, which has increased our exposure to competition. The demand for Gold Loans has also increased due to relatively lower and affordable interest rates, increased need for urgent borrowing or bridge financing requirements, the need for liquidity for assets held in gold and increased awareness and acceptance of Gold Loan financing.

All of these factors have resulted in increased competition from other lenders in the Gold Loan industry, including commercial banks and other NBFCs, who also have access to funding from customers' savings and current deposits. We are reliant on higher cost loans and debentures for our funding requirements, which may reduce our margins compared to competitors. Our ability to compete effectively will depend, to some extent, on our ability to raise low cost funding in the future. If we are unable to compete effectively with other participants in the Gold Loan industry, our business, financial condition and results of operations may be adversely affected. Furthermore, as a result of increased competition in the Gold Loan industry, Gold Loans are becoming increasingly standardised. Variable interest rates, variable payment terms and waiver of processing fees are also becoming increasingly common.

In our microfinance business, we face competition from other NBFCs, microfinance companies as well as both commercial and small finance banks. In addition, the RBI has set out guidelines applicable to microfinance institutions which restrict the number of microfinance institutions that can extend loans to the same borrower and also limit the maximum amount of loan that can be extended. The presence of microfinance institutions in India is not uniform and certain regions have a concentration of a large number of microfinance institutions while there are regions which have very few and even no microfinance institution presence. In any particular region, the level of competition depends on the number of microfinance institutions that operate in such area. In addition, our target customers also borrow from money lenders and non-institutional lenders which may lend at higher rates of interest.

Our ability to compete effectively will depend, to an extent, on our ability to raise low-cost funding in the future as well as our ability to maintain or decrease our operating expenses by increasing operational efficiencies and managing credit costs. As a result of increased competition in the various sectors we operate in, products in our industry have become increasingly standardised and variable interest rate and payment terms and lower processing fees are becoming increasingly common across our products. There can be no assurance that we will be able to effectively address these or other finance industry trends or compete effectively with new and existing commercial banks, NBFCs, payment banks, other small finance banks and other financial intermediaries that operate across our various financing products.

In addition, the government has issued schemes such as Pradhan Mantri Jan-Dhan Yojana to ensure access to financial services in an affordable manner. Further, public sector banks as well as existing private sector banks, have an extensive customer and depositor base, larger branch networks, and in case of public sector banks, Government support for capital augmentation, due to which they may enjoy corresponding economies of scale and greater access to low-cost capital, and accordingly, we may not be able to compete with them. An inability to effectively address such competition may adversely affect our market share, business prospects, results of operations and financial condition.

13. Volatility in the market price of gold may adversely affect our financial condition, cash flows and results of operations.

We extend loans secured mostly by household gold jewellery. A sustained decrease in the market price of gold could cause a corresponding decrease in new Gold Loans in our loan portfolio and, as a result, our interest income. In addition, customers may not repay their loans and the gold jewellery securing the loans may have decreased significantly in value, resulting in losses which we may not be able to support. The impact on our financial position and results of operations of a hypothetical decrease in gold values cannot be reasonably estimated because the market and competitive response to changes in gold values is not pre-determinable.

14. We may not be able to realise the full value of our pledged gold, which exposes us to potential loss.

We may not be able to realise the full value of our pledged gold, due to, among other things, defects in the quality of gold or wastage that may occur when melting gold jewellery into gold bars. We have in place an extensive internal policy on determining the quality of gold prior to disbursement of the Gold Loan. However, we cannot assure you that the methods followed by us are fool proof and the impurity levels in the gold can be accurately assessed.

In the case of a default, we may auction the pledged gold in accordance with our auction policy. We cannot assure you that we will be able to auction such pledged gold jewellery at prices sufficient to cover the amounts under default. Moreover, there may be delays associated with the auction process or other processes undertaken by us to recover the amount due to us. Any such failure to recover the expected value of pledged gold could expose us to a potential loss and which could adversely affect our financial condition and results of operations.

15. We may not be able to successfully sustain our growth strategy. Inability to effectively manage our growth and related issues could materially and adversely affect our business and impact our future financial performance.

Our income from operations increased from ₹ 78,222.21 lakhs in the Financial Year ended March 31, 2023 to ₹89,998.51 lakhs in the Financial Year ended March 31, 2025, and to ₹50,504.8 lakhs in the six months period ended September 30, 2025, thereby achieving compounded annual growth rate ("CAGR") of 7.26 % from March 31, 2023 to March 31, 2025. In this same period, the loan book increased from ₹ 4,90,966.58 lakhs for the Financial Year ended March 31, 2023 to ₹5,76,582.56 lakhs for the Financial Year ended March 31, 2025 at a CAGR of 8.37% and to ₹6,18,586.90 lakhs for the six months period ended September 30, 2025.

Our growth strategy includes growing our loan book, expanding network of branches and expanding the range of products and services. We cannot assure you that we will be able to execute our growth strategy successfully or continue to achieve or grow at the levels of revenue earned in recent years, or that we will be able to expand further our loan book. Furthermore, there may not be sufficient demand for our services or they may not generate sufficient revenues relative to the costs associated with offering such services. Even if we were able to introduce new services successfully, there can be no assurance that we will be able to achieve our intended return on such investments.

Further, principal component of our strategy is to continue to grow by expanding the size and geographical scope of our businesses. This growth strategy will place significant demands on our management, financial and other resources. It will require

us to continuously develop and improve our operational, financial and internal controls. It also includes undertaking permission from various authorities, including RBI and various regulatory compliances. Continuous expansion increases the challenges involved in financial management, recruitment, training and retaining high quality human resources, preserving our culture, values and entrepreneurial environment, and developing and improving our internal administrative infrastructure.

16. If we are not able to control the level of non-performing assets in our portfolio, the overall quality of our loan portfolio may deteriorate and our results of operations may be adversely affected.

We may not be successful in our efforts to improve collections and/or enforce the security interest on the gold collateral on existing as well as future non-performing assets. Moreover, as our loan portfolio increases, we may experience greater defaults in principal and/or interest repayments. Thus, if we are not able to control our level of non-performing assets, the overall quality of our loan portfolio may deteriorate and our results of operations may be adversely affected.

Our gross NPAs for the six months period ended September 30, 2025 and for the financial years ended, March 31, 2025, March 31, 2024 and March 31, 2023 were ₹10,200.74 lakhs, ₹7,875.09 lakhs, ₹7,761.03 lakhs and ₹ 7,754.86 lakhs, respectively.

The RBI Master Directions prescribe the provisioning required in respect of our outstanding loan portfolio. Should the overall credit quality of our loan portfolio deteriorate, the current level of our provisions may not be adequate to cover further increases in the amount of our non-performing assets. Furthermore, although we believe that our total provision will be adequate to cover all known losses in our asset portfolio, our current provisions may not be adequate when compared to the loan portfolios of other financial institutions. Moreover, there also can be no assurance that there will be no further deterioration in our provisioning coverage as a percentage of gross non-performing assets or otherwise, or that the percentage of non-performing assets that we will be able to recover will be similar to our past experience of recoveries of non-performing assets. In the event of any further increase in our non-performing asset portfolio, there could be an even greater, adverse impact on our results of operations.

17. Our ability to lend against the collateral of gold jewellery has been restricted on account of guidelines issued by RBI, which may have a negative impact on our business and results of operation.

RBI vide the Master Directions has stipulated all NBFCs to maintain an LTV ratio not exceeding 75% for loans granted against the collateral of gold jewellery and further prohibits lending against bullion/primary gold and gold coins. While RBI through Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025 has also prescribed graded LTV framework for consumption loans, required to be complied expeditiously but no later than April 1, 2026. This will limit our ability to provide loan on the collateral of gold jewellery and thereby putting us at a disadvantage vis-à-vis unregulated money lenders offering similar products.

RBI in the Master Directions further tightened the norms for lending against the security of gold ornaments by pegging the maximum lendable value (LTV) to 30 day moving average closing price of 22 carat gold quoted by India Bullion and Jewellers Association Limited (formerly known as Bombay Bullion Association Limited). Any such future restrictions by RBI could have a negative impact on our business and results of operation.

18. We are subject to certain restrictive covenants in our loan documents, which may restrict our operations and ability to grow and may adversely affect our business.

There are restrictive covenants in the agreements we have entered into with our lender. These restrictive covenants require us to seek the prior permission of these banks/financial institutions for various activities, including, amongst others, to declare dividend, for any change in the management/constitution, takeovers/mergers etc. or any expansion, new project/investment/acquiring assets under lease/enter into borrowing arrangements, to undertake any new project, or diversification, modernisation, amend or modify its Memorandum and Articles of Association/Bye Laws/Trust Deeds etc.

19. We are subjected to supervision and regulation by the RBI as a NBFCs- Middle Layer, and changes in RBI's regulations governing us could adversely affect our business.

We are subject to the RBI's guidelines on financial regulation of NBFCs, including capital adequacy, exposure and other prudential norms. The RBI also regulates the credit flow by banks to NBFCs and provides guidelines to commercial banks with respect to their investment and credit exposure norms for lending to NBFCs. The RBI's regulations of NBFCs could change in the future which may require us to restructure our activities, incur additional cost or could otherwise adversely affect our business

and our financial performance. Through the Master Directions, RBI has amended the regulatory framework governing NBFCs to address concerns pertaining to risks, regulatory gaps and arbitrage arising from differential regulations and aims to harmonise and simplify regulations to facilitate a smoother compliance culture among NBFCs.

As a NBFCs – Middle Layer, our Company is required to maintain a capital adequacy ratio of at least 15.00% of our aggregate risk-weighted assets of our balance sheet (on-balance sheet and of risk adjusted value of off -balance sheet items) on an ongoing basis. Our Company's capital adequacy ratio was 18.59% as of September 30, 2025. If we continue to grow our Total Credit Exposure and asset base, we will be required to raise additional capital in order to continue to meet applicable capital adequacy ratios with respect to our business. There can be no assurance that we will be able to raise adequate additional capital in the future on terms favourable to us or at all, which could result in non-compliance with applicable capital adequacy ratios and may adversely affect the growth of our business. Further, our Tier I capital stood at 17.64% as of September 30, 2025. If we continue to grow our loan portfolio and asset base, we will be required to raise additional Tier I and Tier II capital in order to continue to meet applicable capital adequacy ratios and Tier I capital requirements with respect to our business of Gold Loans. There can be no assurance that we will be able to maintain adequate capital adequacy ratio or Tier I capital by raising additional capital in the future on terms favourable to us, or at all. Failure to maintain adequate capital adequacy ratio or Tier I capital may adversely affect the growth of our business.

Moreover, under the Master Directions – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, the threshold for defining the NBFCs based on their size, activity and perceived riskiness. NBFCs-Middle Layer will be those NBFCs which are above asset size of ₹ 100,000 lakhs as per the last audited balance sheet. We cannot assure you that the Master Directions and its applicability to us will not have a material and adverse effect on our future financial conditions and results of operations.

Even though the RBI, has not provided for any restriction on interest rates that can be charged by non-deposit taking NBFCs, there can be no assurance that the RBI and/or the Government will not implement regulations or policies, including policies or regulations or legal interpretations of existing regulations, relating to or affecting interest rates, taxation, inflation or exchange controls, or otherwise take action, that could have an adverse effect on non-deposit taking NBFCs. In addition, there can be no assurance that any changes in the laws and regulations relative to the Indian financial services industry will not adversely impact our business.

20. We may be subject to regulations in respect of provisioning for non-performing assets. If such provisions are not sufficient to provide adequate cover for loan losses that may occur, this could have an adverse effect on our financial condition, liquidity and results of operations.

RBI guidelines prescribe the provisioning required in respect of our outstanding loan portfolio. These provisioning requirements may require us to reserve lower amounts than the provisioning requirements applicable to financial institutions and banks in other countries. The provisioning requirements may also require the exercise of subjective judgements of management. The RBI vide the Master Directions provides for the regulatory framework governing NBFCs pertaining to provision for standard assets.

There are multiple factors that affect the level of NPAs in our Company. Prominent among them are fall in value of gold, increase in the LTV ratio for gold loan etc.

The level of our provisions may not be adequate to cover further increases in the amount of our non-performing assets or a decrease in the value of the underlying gold collateral. If such provisions are not sufficient to provide adequate cover for loan losses that may occur, or if we are required to increase our provisions, this could have an adverse effect on our financial condition, liquidity and results of operations and may require us to raise additional capital.

21. Microfinance loans are unsecured and are susceptible to certain operational and credit risks which may result in increased levels of NPAs.

Our microfinance customers typically belong to the economically weaker sections and are diverse in nature, which include customers involved in income generating business activities, with limited sources of income, savings and credit records, and are therefore unable to provide us with any collateral or security for their loans. Such customers are at times unable to or may not provide us with accurate information about themselves which is required by us in connection with loans. Further, in case of emergencies like death of the borrower or the borrower's nominee, our microfinance borrowers are given a holiday period from payment of instalment on the outstanding borrowings which is later settled against payment received from the insurance companies.

In our microfinance business, we rely on non-traditional guarantee mechanisms rather than any tangible assets as security collateral. Our microfinance business involves a joint liability mechanism whereby borrowers form a joint liability group and provide guarantees for loans obtained by each member of such group. There can however be no assurance that such joint liability arrangements will ensure repayment by the other members of the joint liability group in the event of default by any one of them. Such joint liability arrangements are likely to fail if there is no meaningful personal relationship or bond among members of such group, if inadequate risk management procedures have been employed to verify the group members and their ability to repay such loans, or as a result of adverse external factors such as natural calamities and forced migration.

As a result, our micro finance customers potentially present a higher risk of loss in case of a credit default compared to that of customers in other asset-backed financing products. In addition, repayment of microfinance loans are susceptible to various political and social risks, including any adverse publicity relating to the microfinance sector accessing capital markets, public criticism of the microfinance sector, the introduction of a stringent regulatory regime, and/or religious beliefs relating to loans and interest payments, which adversely affect repayment by our customers and may have a material and adverse effect on our business prospects and future financial performance.

There can be no assurance that we will be able to maintain our current levels of NPAs. In addition, it is difficult to accurately predict credit losses, and there can be no assurance that our monitoring and risk management procedures will succeed in effectively predicting such losses or that our loan loss reserves will be sufficient to cover any such actual losses. As a result of the uncertain financial and social circumstances of our microfinance customers and the higher risks associated with lending to such customers, we may experience increased levels of NPAs and we may be required to make related provisions and write-offs that could have a material and adverse effect on our business prospects and financial performance.

22. Our microfinance business involves transactions with relatively high-risk borrowers that typically do not have access to formal banking channels, and high levels of customer defaults could adversely affect our business, results of operations and financial condition.

Our microfinance business involves lending money to smaller, relatively low-income entrepreneurs and individuals who have limited access or no access to formal banking channels and therefore may not have any credit history and as a result we are more vulnerable to customer default risks including default or delay in repayment of principal or interest on our loans.

Some of our customers, especially the first-time borrowers, may not have any documented credit history, may have limited formal education, and are able to furnish very limited information for us to be able to assess their creditworthiness accurately. Consequently, we may not have past data on the customer's borrowing behaviour. In addition, we may not receive updated information regarding any change in the financial condition of our customers or may receive inaccurate or incomplete information as a result of any fraudulent misrepresentation on the part of our customers. It is therefore difficult to carry out credit risk analysis on our clients. Although we believe that our risk management controls are stringently applied and are sufficient, there can be no assurance that they will continue to be sufficient or that additional risk management strategies for our customers will not be required.

Further, our customers may default on their obligations as a result of various factors including bankruptcy, lack of liquidity and / or failure of the business or commercial venture in relation to which such borrowings were sanctioned. Although our microfinance business operates through a system of joint liability, we may still be exposed to defaults in payment, which we may not be able to recover in full. If our borrowers fail to repay loans in a timely manner or at all, our financial condition and results of operations will be adversely impacted.

23. Our ability to borrow from various banks may be restricted on account of guidelines issued by the RBI, imposing restrictions on banks in relation to their exposure to NBFCs. Any limitation on our ability to borrow from such banks may increase our cost of borrowing, which could adversely impact our growth, business and financial condition.

Under RBI Master Circular RBI/2025-26/15 DOR.CRE.REC.No.05/21.04.172/2025-26 on bank finance to NBFCs issued on April 01, 2025, the exposure (both lending and investment, including off balance sheet exposures) of a bank to a single NBFC engaged in lending against collateral of gold jewellery (i.e. such loans comprising 50% or more of its financial assets) should not exceed 7.5%, of its capital funds. Banks may, however, assume exposures on a single NBFC up to 12.5%, of their capital funds, provided the exposure in excess of 7.5% is on account of funds on-lent by the NBFC to the infrastructure sector. Further, banks may also consider fixing internal limits for their aggregate exposure to all NBFCs put together and should include internal sub-limit to all NBFCs providing Gold Loans (i.e. such loans comprising 50% or more of their financial assets), including us.

This limits the exposure that banks may have on NBFCs such as us, which may restrict our ability to borrow from such banks and may increase our cost of borrowing, which could adversely impact our growth, business and financial condition.

24. Our Gold Loans are due within 12 months of disbursement, and a failure to disburse new loans may result in a reduction of our loan portfolio and a corresponding decrease in our interest income.

The Gold Loans we offer are due within a period of upto 12 months of disbursement. The relatively short-term nature of our loans means that we are not assured of long-term interest income streams compared to businesses that offer loans with longer terms. In addition, our existing customers may not obtain new loans from us upon maturity of their existing loans, particularly if competition increases. The short-term nature of our loan products and the potential instability of our interest income could materially and adversely affect our results of operations and financial position.

25. Inaccurate appraisal of gold by our personnel may adversely affect our gold loan business and financial condition.

The accurate appraisal of pledged gold is a significant factor in the successful operation of our business and such appraisal requires a skilled and reliable workforce. Inaccurate appraisal of gold by our workforce may result in gold being overvalued and pledged for a loan that is higher in value than the gold's actual value, which could adversely affect our reputation and business. Further, we are subject to the risk that our gold appraisers may engage in fraud regarding their estimation of the value of pledged gold. Any such inaccuracies or fraud in relation to our appraisal of gold may adversely affect our reputation, business and financial condition.

26. We are subject to regulations in relation to minimum capital adequacy requirements and our inability to maintain our capital adequacy ratio could adversely affect our business.

The RBI Master Directions currently require NBFCs to comply with a capital to risk (weighted) assets ratio ("**CRAR**"), consisting of Tier I and Tier II capital. Under these requirements, Tier I and Tier II capital should not be less than 15% of the sum of the NBFC's risk-weighted assets on-balance sheet and of risk adjusted value of off-balance sheet items, as applicable. In addition, our Tier I capital, at any point in time, shall not be less than 10%.

As of September 30, 2025, our CRAR was 18.59% with Tier I capital comprising 17.64% and Tier II capital comprising of 0.95%. As we continue to grow our loan portfolio and asset base, we will be required to raise additional Tier I and Tier II capital in order to remain in compliance with the applicable CRARs. Further, the RBI may increase its minimum CRAR threshold, which may require us to raise additional capital. We cannot assure you that we will be able to raise adequate capital in the future on terms favourable to us, or at all, which may adversely affect the growth of our business. Further, the RBI may also in the future require compliance with other prudential norms and standards, which may require us to alter our business and accounting practices or take other actions that could adversely affect our business and operating results.

27. Our branches are vulnerable to theft and burglary. While we are insured against the risk of burglary arising from our business, such insurance may not be sufficient to fully cover the losses we suffer and this may result in adverse effect on our financial condition and results of operations.

Storage of pledged gold jewellery as part of our business entails the risk of theft/burglary and resulting loss to our reputation and business. The short tenure of the loans advanced by us and our practice of processing loan repayments within short timelines require us to store pledged gold on our premises at all points in time. With regard to cases of theft/burglaries, we may not be able to recover the entire amount of the loss suffered and may receive only a partial payment of the insurance claim. While we are insured against the risk of burglary arising from our business, such insurance may not be sufficient to fully cover the losses we suffer. Further, the actual recovery of the insured amount from the insurer requires the undertaking of certain procedures, and any delay in recovery could adversely affect our reputation and results of operation.

28. The insurance coverage taken by us may not be adequate to protect against certain business risks. This may adversely affect our financial condition and result of operations.

Operating and managing a Gold Loan business involves many risks that may adversely affect our operations and the availability of insurance is therefore important to our operations. We believe that our insurance coverage is adequate to cover us. However, to the extent that any uninsured risks materialise or if it fails to effectively cover any risks, we could be exposed to substantial costs and losses that would adversely affect our financial condition. In addition, we cannot be certain that the coverage will be available in sufficient amounts to cover one or more large claims or that our insurers will not disclaim coverage as to any

particular claim or claims. Occurrence of any such situation could adversely affect our financial condition and results of operations.

29. Our entire customer base comprises individual borrowers, who generally are more likely to be affected by declining economic conditions than larger corporate borrowers.

A majority of our customer base belongs to the low to medium income group. Furthermore, unlike many developed economies, a nationwide credit bureau has only recently become operational in India, so there is less financial information available about individuals, particularly our focus customer segment of the low to medium income group. It is therefore difficult to carry out precise credit risk analyses on our customers. While we follow certain procedures to evaluate the credit profile of our customers before we sanction a loan, we generally rely on the quality of the pledged gold rather than on a stringent analysis of the credit profile of our customers. Although we believe that our risk management controls are sufficient, we cannot be certain that they will continue to be sufficient or that additional risk management policies for individual borrowers will not be required. Failure to maintain sufficient credit assessment policies, particularly for individual borrowers, could adversely affect our loan portfolio, which could in turn have an adverse effect on our financial condition, cash flows and results of operations.

30. We strive to attract, retain and motivate key employees, and our failure to do so could adversely affect our business. Failure to hire key executives or employees could have a significant impact on our operations.

While we strive to attract, train, motivate and retain highly skilled employees, especially branch managers and gold assessment technical personnel, any inability on our part to hire additional personnel or retain existing qualified personnel may impair our ability to expand our business could lead to a decline of our revenue. Hiring and retaining qualified and skilled managers and sales representatives are critical to our future, and competition for experienced employees in the gold loan industry is intense. In addition, we may not be able to hire and retain enough skilled and experienced employees to replace those who leave, or may not be able to re-deploy and retain our employees to keep pace with continuing changes in technology, evolving standards and changing customer preferences. The failure to hire key executives or employees or the loss of executives and key employees could have a significant impact on our operations.

31. We are subject to the risk of fraud by our employees and customers. Our lending operations involve significant amounts of cash collection which may be susceptible to loss or misappropriation or fraud by our employees. Specifically, employees operating in remote areas may be susceptible to criminal elements which may adversely affect our business, operations and ability to recruit and retain employees.

We are exposed to the risk of fraud and other misconduct by employees and customers. While we carefully recruit all of our employees and screen all our employees who are responsible for disbursement of Gold Loans and custody of gold, there could be instances of fraud with respect to Gold Loans and cash related misappropriation by our employees. We are required to report cases of internal fraud to the RBI, which may take appropriate action. We have also filed police complaints alleging fraud and misappropriation of gold by our employees in the past. We cannot guarantee you that such acts of fraud will not be committed in the future, and any such occurrence of fraud would adversely affect our reputation, business and results of operations.

Our lending and collection operations involve handling of significant amounts of cash, including collections of instalment repayments in cash which is the norm in the finance industry. Large amounts of cash collection expose us to the risk of loss, fraud, misappropriation or unauthorised transactions by our employees responsible for dealing with such cash collections. While we obtain insurance, coverage including fidelity coverage and coverage for cash in safes and in transit, and undertake various measures to detect and prevent any unauthorised transactions, fraud or misappropriation by our employees, these measures may not be sufficient to prevent or deter such activities in all cases, which may adversely affect our business operations and financial condition. In addition, we may be subject to regulatory or other proceedings in connection with any such unauthorised transaction, fraud or misappropriation by our agents or employees, which could adversely affect our goodwill, business prospects and future financial performance.

Further, our employees operating in remote areas may be particularly susceptible to criminal elements as they are involved in cash collection and transportation due to lack of local banking facilities. In the event of any such adverse incident our ability to continue our operations in such areas will be adversely affected and our employee recruitment and retention efforts may be affected, thereby affecting our expansion plans. In addition, if we determine that certain areas of India pose a significantly higher risk of crime or political strife and instability, our ability to operate in such areas will be adversely affected.

32. We are subject to the risk of unknowingly receiving stolen goods as collateral from customers which may result in loss of collateral for the loan disbursed.

We have a policy in place to satisfy ownership of the gold jewellery and have taken adequate steps to ensure that the KYC guidelines stipulated by RBI are followed and due diligence of the customer is undertaken prior to the disbursement of loans. However, in the event that we unknowingly receive stolen goods as collateral from a customer, the goods can be seized by authorities. Once seized by the authorities, gold items will be stored in court storage facilities without a surety arrangement. No recourse is generally available to our Company in the event of such seizure, except the recovery of the loss from the customer. Any seizure of the gold ornaments by the authorities shall result in us losing the collateral for the loan disbursed and could adversely affect our business and results of operations.

33. System failures or inadequacy and security breaches in computer systems may adversely affect our operations and result in financial loss, disruption of our businesses, regulatory intervention or damage to our reputation.

Our business is increasingly dependent on our ability to process, on a daily basis, a large number of transactions. Through our information technology systems, we manage our operations, market to our target customers, and monitor and control risks. We are dependent upon the IT software for effective monitoring & management, and any failure in our IT systems or loss of connectivity or any loss of data arising from such failure can impact our business and results of operations.

34. We have entered into, and will continue to enter into, related party transactions.

We have entered into certain transactions with related parties and are likely to continue to do so in the future. Although all such related-party transactions are at arm's length, as required under the Companies Act and SEBI Listing Regulations. We cannot assure you that such transactions, individually or in aggregate, will not have an adverse effect on our financial condition and results of operations or that we could not have achieved more favourable terms if such transactions had not been entered into with related parties. Such related-party transactions may potentially involve conflicts of interest which may be detrimental to our interest and we cannot assure you that such transactions, individually or in the aggregate, will always be in the best interests of our minority shareholders and will not have an adverse effect on our business, financial condition and results of operations.

35. Our internal procedures, on which we rely for obtaining information on our customers and loan collateral, may be deficient and result in business losses.

We rely on our internal procedures for obtaining information relating to our customers and the loan collateral provided. In the event of lapses or deficiencies in our procedures or in their implementation, we may be subject to business or operational risk. For example, in the event that we unknowingly receive stolen goods as collateral from a customer, the goods can be seized by authorities. Once seized by the authorities, gold items will be stored in court storage facilities without a surety arrangement. No recourse will generally be available to our Company in the event of such seizure, except the recovery of the loss from the customer.

36. Our inability to open new branches at correct locations may adversely affect our business.

Our business is dependent on our ability to service and support our customers from proximate locations and thereby giving our customers easy access to our services. Further, it is vital for us to be present in key locations for sourcing business as we depend on these branches to earn revenue. Thus, any inability on our part to open new branches at correct locations may adversely affect our business and results of operations.

37. Our inability to obtain, renew or maintain our statutory and regulatory permits and approvals required to operate our business may have a material adverse effect on our business, financial condition and results of operations.

NBFCs in India are subject to stringent regulations and supervision by the RBI. In addition to the numerous conditions required for the registration as a NBFC with the RBI, we are required to maintain certain statutory and regulatory permits and approvals for our business. In the future, we will be required to renew such permits and approvals and obtain new permits and approvals for any proposed operations. We have also operated as a corporate agent under a license issued by the IRDAI pursuant to the Insurance Regulatory and Development Authority of India (Registration of Corporate Agents) Regulations, 2015, supported by a certificate of renewal of registration dated September 26, 2025, valid until March 31, 2028. There can be no assurance that the relevant authorities will issue any of such permits or approvals in the time-frame anticipated by us or at all. Failure on our part

to renew, maintain or obtain the required permits or approvals may result in the interruption of our operations and may have a material adverse effect on our business, financial condition and results of operations.

In addition, our branches are required to be registered under the relevant shops and establishments laws of the states in which they are located. The shops and establishment laws regulate various employment conditions, including working hours, holidays and leave and overtime compensation. Some of our branches have not applied for such registration while other branches still have applications for registration pending. If we fail to obtain or retain any of these approvals or licenses, or renewals thereof, in a timely manner, or at all, our business may be adversely affected. If we fail to comply, or a regulator claims we have not complied, with any of these conditions, our certificate of registration may be suspended or cancelled, and we shall not be able to carry on such activities.

38. All our branch premises, except two branches are acquired on lease. Any termination of arrangements for lease of our branches or our failure to renew the same in a favourable, timely manner, could adversely affect our business and results of operations.

As on September 30, 2025, we had a total of 977 branches in 7 states and 2 union territory. Except 2 branches which are owned by us, the remaining are located on leased premises. If any of the owners of these premises does not renew an agreement under which we occupy the premises, attempts to evict us or seeks to renew an agreement on terms and conditions non-acceptable to us, we may suffer a disruption in our operations or increased costs, or both, which may adversely affect our business and results of operations.

39. We have ventured into new business areas and the sustainability, effective management and failure of growth strategy could adversely affect our business and result of operations.

We have entered new businesses as part of our growth strategy. For example, we have received a corporate insurance agency license from IRDA under the Insurance Act, 1938 for acting as a corporate agent for the Life Insurance Corporation of India, which will enable us to market their life insurance plans. In furtherance to these objectives Our company holds a Certificate of Renewal Registration dated September 26, 2025 bearing registration number - CA0179 issued by the IRDAI to commence/carry business in the capacity of a Corporate Agent (Composite) under the Insurance Regulatory and Development Authority Act, 1999. The registration is valid up to March 31, 2028**.**

Our Company has also started microfinancing activities. Additionally, our Company owns a parcel of agricultural land in Kattappana village, Udumpanchola Taluk, Idukki district, admeasuring 108.74 acres, through which our Company undertakes agricultural activity of cultivating cardamom. Our Company, on the basis of the definitive agreements entered into for installation of four windmill units at Ramakkalmedu, Idukki district of Kerala has completed the commissioning of the project and the windmills at Ramakkalmedu, Thookkupalam in Idukki District have become operational. Our Company has also submitted a tariff petition with the energy commission for fixing the tariff rate.

Our Company has also entered into agreements for its money transfer business with EBIX Money Express Private Limited ("**EBIX**") to act in the capacity of a sub representative to offer money transfer services. Our Company also holds a FFMC license and carries on money changing activities through its branches authorised by RBI. As on September 30, 2025, we had 1 head office and 61 authorised branches. Our currency operations include sale and purchase of foreign exchange at different authorised branches.

We have little or no operating experience with such businesses, and you should consider the risks and difficulties we may encounter by entering into new lines of business. New businesses may require significant capital investments and commitments of time from our senior management, and there often is little or no prospect of earnings in a new business for several years. Moreover, there is no assurance any new business we develop or enter will commence in accordance with our timelines, if at all, which could result in additional costs and time commitments from our senior management. There also can be no assurance that our management will be able to develop the skills necessary to successfully manage these new business areas. Our inability to effectively manage any of the above issues could materially and adversely affect our business and impact our future financial performance.

40. Our contingent liabilities have not been provided for in our financial statements which, if materialize, may impact our financial condition.

As at March 31, 2025, our audited financial statements disclosed and reflected the following contingent liabilities**:**

(₹ in lakhs)

Particulars	As at March 31, 2025
(I) Contingent Liabilities	1,469.43
(a) Claims against the company not acknowledged as debt	1,469.43
(i) Income Tax Demands	1,337.62
(ii) Service Tax Demands	48.45
(iii) Sales Tax Demands	83.36
Total contingent liabilities	**1,469.43**

If at any time we are compelled to pay all or a material proportion of these contingent liabilities, it would have a material and adverse effect on our business, future financial performance and results of operations.

41. We rely significantly on our management team, our Key Managerial Personnel/Senior Management and our ability to attract and retain talent. Loss of any member from our management team or that of our Key Managerial Personnel/Senior Management may adversely affect our business and results of operation.

We rely significantly on our core management team which oversees the operations, strategy and growth of our businesses. Our Key Managerial Personnel/Senior Management have been integral to our development. Our success is largely dependent on our management team which ensures the implementation of our strategy. If one or more members of our management team are unable or unwilling to continue in their present positions, they may be difficult to replace, and our business and results of operation may be adversely affected.

RISKS RELATING TO THE UTILIZATION OF ISSUE PROCEEDS

42. Our management will have significant flexibility in applying proceeds of the Issue

The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for originate loans secured by pledge of gold jewels.

RISKS RELATING TO THE NON-CONVERTIBLE SECURITIES AND COMMERCIAL PAPERES

43. Changes in interest rates may affect the price of our NCDs which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the price of our NCDs.

All securities where a fixed rate of interest is offered, such as our NCDs, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e., when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the price of our NCDs.

44. In case of outstanding debt instruments, deposits, or borrowings, any default in compliance with the material covenants could expose you to significant risks. These covenants may include the creation of security as per the agreed terms, default in payment of interest, default in redemption or repayment, and default in payment of penal interest wherever applicable.

Our ability to comply with these covenants is subject to various factors including our financial condition, profitability, and the general economic conditions in India and in the global financial markets. In accordance with the terms and conditions of the outstanding debt instruments, deposits, or borrowings, any failure to comply with the material covenants could lead to significant risks. These covenants may include the creation of security as per terms agreed, default in payment of interest, default in redemption or repayment, and default in payment of penal interest, among others. While our Company shall take all necessary steps to comply with these covenants within the timelines prescribed under the agreements and the applicable law, there could be a failure or delay in compliance due to unforeseen circumstances. Any such default could lead to penalties, legal actions, or even trigger a default on other obligations under cross-default provisions which may adversely affect our business, results of operations, financial condition and cash flows. There is no assurance that the Company will be able to avoid such defaults, and any such event could expose you to significant financial and legal risks. It is important for investors to understand these risks and consider them when making their investment decisions.

45. The NCD Holders may not be able to recover, on a timely basis or at all, the full value of the outstanding amounts and/or the interest accrued thereon in connection with the Debentures.

Our ability to pay interest accrued on the Debentures and/or the principal amount outstanding from time to time in connection therewith would be subject to various factors inter alia including our financial condition, profitability and the general economic conditions in India and in the global financial markets. We cannot assure you that we would be able to repay the principal amount outstanding from time to time on the Debentures and/or the interest accrued thereon in a timely manner or at all.

46. Security may be insufficient to redeem the Debentures

In the event that the Company is unable to meet its obligations towards the Investors under the terms of the Debenture Trust Deed and the other Transaction Documents, the Trustee may enforce the Security as per the terms of the Debenture Trust Deed and other related documents. However, such enforcement of Security will be subject to the obligations of the Company in terms of extant provisions of applicable law. The Investors' recovery in relation to the Debentures will be subject to sufficient security available for redemption.

47. There can be no assurance that the NCDs issued will be listed on the Stock Exchange in a timely manner, or at all.

In accordance with Indian law and practice, permission for listing and trading of the NCD issued will not be granted until after the NCDs have been issued and allotted. Approval for listing and trading will require all relevant documents authorising the issue of NCDs to be submitted. There could be a failure or delay in listing the NCDs in BSE for reasons unforeseen. While the Company shall take all steps necessary to get the Debentures listed within the timelines prescribed by SEBI, there could be a failure or delay in listing the NCDs in BSE. There is no assurance that the NCDs issued pursuant to the Issue will be listed on stock exchange in a timely manner, or at all.

In the previous three years, the Company has never failed nor any of the stock exchanges have refused to list any of the securities of the Company.

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48. There may be no active market for the NCDs on the retail debt market/capital market segment of the BSE. As a result, the liquidity and market prices of the NCDs may fail to develop and may accordingly be adversely affected.

There can be no assurance that an active market for the NCDs will develop. If an active market for the NCDs fails to develop or be sustained, the liquidity and market prices of the NCDs may be adversely affected. The market price of the NCDs would depend on various factors inter alia including (i) the interest rate on similar securities available in the market and the general interest rate scenario in the country, (ii) the market price of our Equity Shares, (iii) the market for listed debt securities, (iv) general economic conditions, (v) our financial performance, growth prospects and results of operations and (vi) limited and sporadic trading. The aforementioned factors may adversely affect the liquidity and market price of the NCDs, which may trade at a discount to the price at which you purchase the NCDs and/or be relatively illiquid.

49. Our Company may raise further borrowings and charge its assets after receipt of necessary consents from its existing lenders. In such a scenario, the Debenture Holders holding the NCDs will rank pari passu with other secured creditors and to that extent, may reduce the amounts recoverable by the Debenture Holders upon our Company's bankruptcy, winding up or liquidation.

Our Company may, subject to receipt of all necessary consents from its existing lenders and the Debenture Trustee to the Issue, raise further borrowings and charge its assets. Our Company is free to decide the nature of security that may be provided for future borrowings. In such a scenario, the Debenture Holders holding the NCDs will rank pari passu with other creditors and to that extent, may reduce the amounts recoverable by the Debenture Holders upon our Company's bankruptcy, winding up or liquidation.

50. In the event of liquidation or bankruptcy, the new bankruptcy code in India may affect our Company's right to recover loans from its borrowers

The Insolvency and Bankruptcy Code, 2016 ("Bankruptcy Code") was notified on August 5, 2016. The Bankruptcy Code offers a uniform and comprehensive insolvency legislation encompassing all companies, partnerships, and individuals (other than financial firms). It allows creditors to assess the viability of a debtor as a business decision and agree upon a plan for its revival or a speedy liquidation. The Bankruptcy Code creates a new institutional framework, consisting of a regulator, insolvency

professionals, information utilities and adjudicatory mechanisms, which will facilitate a formal and time-bound insolvency resolution and liquidation process.

In case insolvency proceedings are initiated against a debtor to our Company, we may not have complete control over the recovery of amounts due to us. Under the Bankruptcy Code, upon invocation of an insolvency resolution process, a committee of creditors is constituted by the interim resolution professional, wherein each financial creditor is given a voting share proportionate to the debts owed to it. Any decision of the committee of creditors must be taken by a vote of not less than 66% of the voting share of all financial creditors. Any resolution plan approved by committee of creditors is binding upon all creditors, even if they vote against it. In case a liquidation process is opted for, the Bankruptcy Code provides for a fixed order of priority in which proceeds from the sale of the debtor's assets are to be distributed. Before sale proceeds are distributed to a secured creditor, they are to be distributed for the costs of the insolvency resolution and liquidation processes, debts owed to workmen and other employees, and debts owed to unsecured credits. Further, under this process, dues owed to the Central and State Governments rank at par with those owed to secured creditors. Moreover, other secured creditors may decide to opt out of the process, in which case they are permitted to realise their security interests in priority.

Accordingly, if the provisions of the Bankruptcy Code are invoked against any of the borrowers of our Company, it may affect our Company's ability to recover our loans from the borrowers and enforcement of our Company's rights will be subject to the Bankruptcy Code.

51. Early Termination for Extraordinary Reasons, Illegality and Force Majeure.

If the Issuer determines that, for reasons beyond its control, the performance of its obligations under the Debentures has become illegal or impractical in whole or in part for any reason, or the Issuer determines that, for reasons beyond its control, it is no longer legal or practical for it to maintain its hedging arrangements with respect to the Debentures for any reason, the Issuer may at its discretion and without obligation terminate early the Debentures. If the Issuer terminates early the Debentures, the Issuer will, if and to the extent permitted by applicable law, pay the holder of each such Debenture an amount determined by the Issuer.

52. The offer documents may include certain unaudited financial information, which has been subjected to limited review, in relation to our Company. Reliance on such information should, accordingly, be limited

The respective offer documents may include certain unaudited financial information, which has been subjected to limited review by our Statutory Auditors, in relation to our Company. The respective offer documents may includes Unaudited Financial Results in relation to our Company for the respective quarter ended. Any reliance by prospective investors on such limited review financial information for the quarter should, accordingly, be limited. Any financial results published in the future may not be consistent with past performance. Accordingly, prospective investors should rely on their independent examination of our financial position and results of operations, and should not place undue reliance on, or base their investment decision solely on the financial information included in the offer dcouments.

EXTERNAL RISK FACTORS

53. Financial difficulties and other problems in certain financial institutions in India could cause our business to suffer and adversely affect our results of operations.

We are exposed to the risks of the Indian financial system, which in turn may be affected by financial difficulties and other problems faced by certain Indian financial institutions. Certain Indian financial institutions have experienced difficulties during recent years. Some co-operative banks (which tend to operate in rural sector) have also faced serious financial and liquidity crises. There has been a trend towards consolidation with weaker banks, NBFCs and HFCs being merged with stronger entities. The problems faced by individual Indian financial institutions and any instability in or difficulties faced by the Indian financial system generally could create adverse market perception about Indian financial institutions, banks and NBFCs. This in turn could adversely affect our business, our future financial performance, our shareholders' funds and the market price of our NCDs.

54. Terrorist attacks, civil unrest and other acts of violence or war involving India and other countries could adversely affect the financial markets and our business.

Terrorist attacks and other acts of violence or war may negatively affect our business and may also adversely affect the worldwide financial markets. These acts may also result in a loss of business confidence. In addition, any deterioration in relations between India and its neighbouring countries might result in investor concern about stability in the region, which could adversely affect our business.

India has also witnessed civil disturbances in recent years and it is possible that future civil unrest as well as other adverse social, economic and political events in India could have a negative impact on us. Such incidents could also create a greater perception that investment in Indian companies involves a higher degree of risk and could have an adverse impact on our business and the market price of our securities.

55. Natural calamities could have a negative impact on the Indian economy and cause our business to suffer.

India has experienced natural calamities such as earthquakes, a tsunami, floods and drought in the past few years. The extent and severity of these natural disasters determines their impact on the Indian economy. Further, prolonged spells of below normal rainfall or other natural calamities could have a negative impact on the Indian economy thereby, adversely affecting our business. For example, we were impacted by the floods in Kerala in Fiscal 2019 as a result of which we had to temporarily close some of our branches in Kerala which resulted in a decline in our cash flows and revenues during that period. As a result, any present or future outbreak of natural calamities could have a material adverse effect on our business and the market price of the securities.

56. Any downgrading of India's debt rating by an international rating agency could have a negative impact on our business.

India's sovereign debt rating could be downgraded due to several factors, including changes in tax or fiscal policy or a decline in India's foreign exchange reserves, all which are outside our control. Any adverse revisions to India's credit ratings for domestic and international debt by international rating agencies may adversely impact our ability to raise additional external financing, and the interest rates and other commercial terms at which such additional financing is available. This could have an adverse effect on our business and future financial performance and our ability to obtain financing for capital expenditures.

57. Instability of economic policies and the political situation in India could adversely affect the fortunes of the industry.

There is no assurance that the liberalisation policies of the government will continue in the future. Protests against privatisation could slow down the pace of liberalisation and deregulation. The Government of India plays an important role by regulating the policies and regulations that govern the private sector. The current economic policies of the government may change at a later date. The pace of economic liberalisation could change and specific laws and policies affecting the industry and other policies affecting investments in our Company's business could change as well. A significant change in India's economic liberalisation and deregulation policies could disrupt business and economic conditions in India and thereby affect our Company's business.

Unstable domestic as well as international political environment could impact the economic performance in the short term as well as the long term. The Government of India has pursued the economic liberalisation policies including relaxing restrictions on the private sector over the past several years. The present Government has also announced polices and taken initiatives that support continued economic liberalisation.

The Government has traditionally exercised and continues to exercise a significant influence over many aspects of the Indian economy. Our Company's business may be affected not only by changes in interest rates, changes in Government policy, taxation, social and civil unrest but also by other political, economic, or other developments in or affecting India.

58. Changing laws, rules and regulations and legal uncertainties, including tax laws and regulations, may adversely affect our business, results of operation and prospects and could lead to new compliance requirements that are uncertain.

The regulatory and policy environment in which we operate is evolving and subject to change. Such changes, including the instances mentioned below, may adversely affect our business, results of operations and prospects, to the extent that we are unable to suitably respond to and comply with any such changes in applicable law and policy. For example:

- The Government of India announced the Union Budget for Financial Year 2025 ("**Budget 2025**"), pursuant to which the Finance Bill 2025 has proposed various amendments. We have not fully determined the impact of these recent and proposed laws and regulations on our business. We cannot predict whether any amendments proposed by the Finance Bill 2025 will have an adverse effect on our business, financial condition, and results of operations. Unfavourable changes in or

interpretations of existing, or the promulgation of new, laws, rules and regulations including foreign investment and stamp duty laws governing our business and operations could result in us being deemed to be in contravention of such laws and may require us to apply for additional approvals.

- On September 2, 2022, the RBI issued the 'Guidelines on Digital Lending' following the 'Recommendations of the Working Group on Digital Lending – Implementation' (the "**Recommendations**") issued by the RBI on August 10, 2022. Our Company is engaged in digital lending within the meaning of the Guidelines on Digital Lending. On June 8, 2023, the RBI issued the 'Guidelines on Default Loss Guarantee' ("DLG Guidelines") in Digital Lending. The DLG Guidelines is applicable to our Company. Failure to comply with the obligations in a timely manner may lead to imposition of penalties, and/or other regulatory action being taken by the RBI against us, which may adversely affect our business operations.

Unfavourable changes in or interpretations of existing, or the promulgation of new, laws, rules and regulations including foreign investment and stamp duty laws governing our business and operations could result in us being deemed to be in contravention of such laws and may require us to apply for additional approvals. We may incur increased costs and other burdens relating to compliance with such new requirements, which may also require significant management time and other resources, and any failure to comply may adversely affect our business, results of operations and prospects. Uncertainty in the application, interpretation or implementation of any amendment to, or change in, governing law, regulation or policy, including by reason of an absence, or a limited body, of administrative or judicial precedent may be time consuming as well as costly for us to resolve and may impact the viability of our current business or restrict our ability to grow our businesses in the future.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the year ended March 31, 2025, March 31, 2024, and March 31, 2023, along with the unaudited financial statements for the six month period ended September 30, 2025, are set out in **Annexure V** hereto.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 5: REGULATORY DISCLOSURES

The General Information Document is prepared in accordance with the provisions of SEBI ILNCS Regulations and in this section, the Issuer has set out the details required as per Schedule I of the SEBI ILNCS Regulations.

5.1 Documents Submitted to the Exchanges

The following documents have been / shall be submitted along with the listing application to the BSE and with the Debenture Trustee:

(a) This General Information Document;

(b) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Non-Convertible Securities;

(c) Copies of the resolutions passed by the shareholders of the Company at the Annual General Meeting under Section 180(1)(a) and Section 180(1)(c) of the Act held on March 09, 2023, authorising the Company to borrow, upon such terms as the board may think fit, up to an aggregate limit of ₹12,000 Crore/- (Indian Rupees Twelve Thousand Crore Only). In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time;

(d) Copy of the respective resolution passed by the board of directors of the Company/respective committee to the Board, authorizing the issuance of the Debentures or commercial papers. In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time;

(e) Copy of the resolution passed by the Board of Directors of the Company for each Tranche / Issuance shall be annexed at the time of issuance of the Key Information Document;

(f) Copy of last 3 (three) years audited Annual Reports;

(g) Reports about the business or transaction to which the proceeds of the securities are to be applied directly or indirectly;

(h) Statement containing particulars of, dates of, and parties to all material contracts and agreements;

(i) An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the Debenture Trust Deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the BSE, where such debt securities are proposed to be listed;

(j) Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favor of the trustees to the proposed issues has been obtained;

(k) Any other particulars or documents that the recognized stock exchange may call for as it deems fit; and

(l) Due diligence certificates from the Debenture Trustee as per the format specified in Annexure-IIA of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI ILNCS Regulations.

The following documents have been / shall be submitted to BSE at the time of filing the draft of this General Information Document:

(m) Due diligence certificates from the Debenture Trustee as per the format specified in Annexure II A of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI ILNCS Regulations.

5.2 Details of Promoters of the Issuer:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Mathew K. Cherian
2.	Date of Birth	November 01, 1955
3.	Age	70
4.	Personal Addresses	354A, Kosamattam House, Manganam P.O., Kottayam - 686 018, Kerala, India.
5.	Education Qualifications	Secondary Education
6.	Experience in the business /Special achievements	He embarked on a lending business through Kosamattam Bankers. He has been a member of our Company's board of directors since June 11, 2004. He received the 'Gandhi Peace Foundation Award' in 2007.
7.	Positions/posts held in the past by the promoter management	Managing Director
8.	Directorships held by the promoter management	1. Kosamattam Ventures Private Limited
9.	Other ventures of the promoter management	1.Kosamattam Security Systems 2.Kosamattam traders LLP 3.Kosamattam Ventures Private Limited 4.MKC Trust
10.	Business and financial activities of the promoter management	Financial services
11.	Photograph	
12.	Permanent Account Number	ABUPC1286H

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Laila Mathew
2.	Date of Birth	November 02, 1959

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

3.	Age	66
4.	Personal Addresses	354A, Kosamattam House, Manganam P.O., Kottayam – 686 018, Kerala, India.
5.	Education Qualifications	Secondary Education
6.	Experience in the business /Special achievements	She has over 30 years of experience in finance buiness
7.	Positions/posts held in the past by the promoter management	Whole-Time Director
8.	directorships held by the promoter management	1. Kosamattam Ventures Private Limited
9.	Other ventures of the promoter management	1.Kosamattam Security Systems 2.Kosamattam traders LLP 3.Kosamattam Ventures Private Limited 4.MKC Trust
10.	Business and financial activities of the promoter management	Financial Services
11.	Photograph	
12.	Permanent Account Number	AEDPM1526Q

Declaration
The Issuer confirms that (to the extent applicable) the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s) and Passport Number of the promoters and Permanent Account Number of directors have been submitted to the stock exchanges on which the Non-Convertible Securities are proposed to be listed, at the time of filing the draft General Information Document.

5.3 Details of specific entities in relation to the current Issue of Non-Convertible Debentures and commercial papers:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

S. No.	Particulars	Details
1.	Legal Counsel (if any)	As set out in the respective Key Information Document
2.	Guarantor (if applicable)	As set out in the respective Key Information Document
3.	Arrangers, if any	As set out in the respective Key Information Document

5.4 About the Issuer: A brief summary of business / activities of the Issuer and its subsidiaries with the details of branches or units if any and its line of business containing at least the following information:

(a) **Overview of the business of the Issuer**

We are a non-deposit taking NBFC – Middle Layer primarily engaged in the Gold Loan business, lending money against the pledge of household jewellery ("Gold Loans") in the state of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Uttar Pradesh and Telangana along with the Union Territory of Puducherry and Delhi. Our Gold Loan portfolio for the six months period ended September 30, 2025 and financial years ending on March 31, 2025, March 31, 2024 and March 31, 2023 comprised of 11,61,663, 10,84,495, 9,16,079 and 8,82,414, gold loan accounts, respectively, aggregating to ₹6,13,711.32 lakhs, ₹ 5,71,223.87 lakhs, 5,32,434.31 lakhs and ₹ 4,84,502.31 lakhs, respectively, which is 99.21%, 99.07%, 98.92% and 98.68% of our total loans portfolio before impairment losses as on those dates. As on September 30, 2025, we had a network of 977, branches spread in the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Uttar Pradesh and Telangana along with the Union Territory of Puducherry and Delhi and we employed 3,917 persons in our business operations as on September 30, 2025. We belong to the Kosamattam Group led by Mathew K. Cherian. We are headquartered in Kottayam in the state of Kerala.

We are registered with RBI as a systemically important, non-deposit taking NBFC (Registration No. B-16.00117 dated December 19, 2013) under Section 45 IA of the RBI Act. Further, we also have a Full-Fledged Money Changers ("FFMC") license bearing number KOC- FFMC-0021-2023 dated August 28, 2025 which is valid up to August 31, 2027.

The Kosamattam group was originally founded by Nasrani Varkey. His great grandson, Mathew K. Cherian, the present Chairman and Managing Director of Kosamattam Group is a fourth-generation entrepreneur in the family. Under his able leadership, our Company is emerging as a prominent Gold Loan business company with 977, branches, as on September 30, 2025, largely spread across southern India.

Gold Loan is the most significant product in the product portfolio of our Company. Our Gold Loan customers are typically businessmen, vendors, traders, farmers, salaried individuals and families, who for reasons of convenience, accessibility or necessity, avail of our credit facilities by pledging their gold jewellery with us under our various gold loan schemes. These Gold Loan schemes are designed such that higher per gram rates are offered at higher interests and vice versa, subject to applicable laws. This enables our customers to choose the Gold Loan scheme best suited to their requirements. These Gold Loan schemes are revised by us, from time to time based on the rates of gold, the market conditions and regulatory requirements. Our Gold Loans are sanctioned for a tenure of upto 12 months, with an option to our customers to foreclose the Gold Loan. Our average Gold Loan amount outstanding was ₹52,830.41, ₹ 52,671.88, ₹ 58,121.00 lakhs and ₹ 54,906.46 lakhs per loan account for the six months period ended September 30, 2025 and for the financial years ended on March 31, 2025, March 31, 2024 and March 31, 2023, respectively. For the six months period ended September 30, 2025 and for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023, our average yield on Gold Loan (Principle) assets were 18.18%, 16.91%, 17.66% and 18.68% respectively.

For the six months period ended September 30, 2025 and for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023 our total income was ₹50,514.51lakhs, ₹ 90,042.93 lakhs, ₹ 85,893.72 lakhs and ₹ 78,254.08 lakhs, respectively. Our profit after tax for the six months period ended September 30, 2025 and for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023 was ₹8,059.52 lakhs,

₹ 12,705.99 lakhs, ₹11,369.99 lakhs and ₹ 10,705.38 lakhs respectively. For the six months period ended September 30, 2025 and for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023, revenues from our Gold Loan business constituted 95.96%, 95.95% , 96.00% and 96.82% of our total income for the respective years.

In addition to the core business of Gold Loan, we also offer fee based ancillary services which includes microfinance, money transfer services, foreign currency exchange, power generation, agriculture and air ticketing services.

MAIN OBJECTS AND BUSINESS OF THE ISSUER

1. To carry on business as a non-banking financial company as defined under Section 45-I A of the RBI Act.

2. To engage in the business of a depository participant.

3. To engage in the business of agriculture by acquiring land on freehold basis or leasehold basis.

4. To act as composite corporate agent of insurance companies in India in accordance with the terms and conditions prescribed by RBI vide its circular DNBS (PD) C.C. No. 35/10.24/2003-04 of February 10, 2004, and any amendment thereto from time to time.

5. To act as mutual fund distributor and commission agent.

6. To act as agents and sub agents of travel agents, tour operators, transport agents and contractors and to book tickets for travel by air, rail, and road, to arrange and operate tours and to handle all matters related to travel and transport as their agents and sub agents.

7. To carry on and undertake the business of commission agents of various service providers, money transfer services, money changers, authorised dealers in foreign exchange or foreign securities, either directly or as agents, brokers or otherwise of other companies engaged in these businesses, to do fee-based marketing activities for other third-party products and services and to act as Business Correspondents and / or Direct Selling Agents of Banks and other Financial Institutions.

8. To carry on, manage, supervise, and control the business of transmitting, manufacturing, supplying, generating, distributing, buying selling and dealing in electricity and all forms of energy and power generated by any source whether nuclear, steam, hydro or tidal, water, wind, solar, hydrocarbon fuel or any other form, kind or description.

9. To provide leasing advisory, investment, and financial consultancy service and or to form the leasing arm of other entities.

(b) **Branch details:**

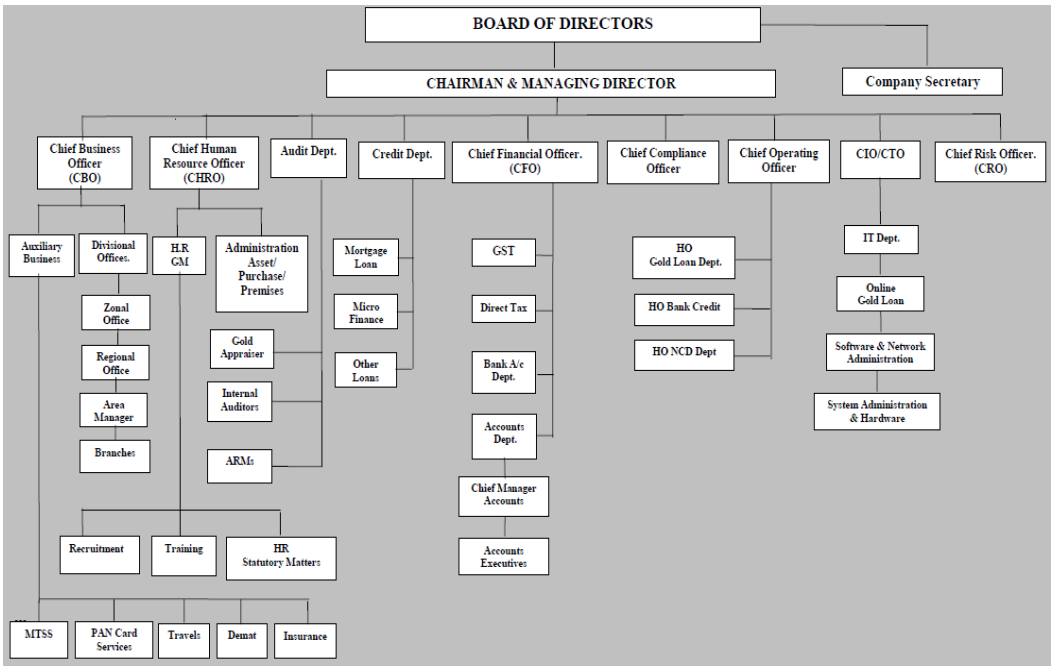
S. No.	Branch Name	Branch Address	City
1.	Registered and Corporate Office	KOSAMATTAM FINANCE LIMITED Kosamattam City Centre, Floor Number 4th &5th, T.B Road, Kottayam, Kerala-686001	Kottayam

For further details on our branches please refer the QR code and web link below:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Weblink: https://www.kosamattam.com/media/js1jfmaf/mis-on-branches-30-09-2025.pdf

(c) **Corporate Structure of the Issuer:**



Senior Management Team:

Name	Age	Designation	Qualification	Years in Kosamattam Finance Limited	Total work Experience
Mathew K. Cherian	70	Managing Director	Senior Secondary	21	41
Laila Mathew	66	Whole-Time Director	Senior Secondary	21	31
Davis George	36	Independent Director	CA	Negligible	7
Josy Thomas	60	Independent Director	CA	1	27
Sebastian Kurian	67	Independent Director]	LLB	4	37
Sreenath P.	35	Company Secretary	Company secretaryship	11	15
Pinky Somu Mathews	42	CFO	CA	4	15

List of subsidiaries: Not applicable

(d) **Project cost and means of financing, in case of funding of new projects**

Not applicable

(e) **Corporate Structure of the Group:**

Not applicable

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

(f) **Expenses of the issue:**

Particulars of expenses	Amount	Percentage of total expenses	Percentage of total issue size
Lead Manager Fees	As shall be set out in the Key Information Document		
Underwriting Commission	As shall be set out in the Key Information Document		
Brokerage, selling commission and upload fees	As shall be set out in the Key Information Document		
Fees payable to the registrar to the issue	As shall be set out in the Key Information Document		
Fees payable to the legal advisors	As shall be set out in the Key Information Document		
Advertising and marketing expenses	As shall be set out in the Key Information Document		
Fees payable to the regulators including stock exchange	As shall be set out in the Key Information Document		
Expenses incurred on printing and distribution of issue stationary	As shall be set out in the Key Information Document		
Any other fees, commission or payments under whatsoever nomenclature	As shall be set out in the Key Information Document		

(g) **Key Operational and Financial Parameters for the last 3 audited years on a consolidated basis (wherever available) else on a standalone basis:**

Standalone basis:
Based on the Audited Ind AS Financial Statements-

A summary of our key operational and financial parameters for the last three completed financial years are as given below:

(₹ in lakhs)

Particulars	March 31, 2025	March 31 2024	March 31 2023
BALANCE SHEET			
Assets			
Property, Plant and Equipment	11,610.62	11,901.07	12,015.75
Financial Assets	6,18,857.05	5,76,833.04	5,23,328.99
Non-financial Assets excluding property, plant and equipment	10,101.60	9,844.37	9,089.39
Total Assets	**6,40,569.27**	**5,98,578.48**	**5,44,434.13**
Liabilities			
Financial Liabilities			
- Derivative financial instruments	0.00	0.00	0.00
-Trade Payables	55.41	48.81	38.48
-Other Payables	292.32	172.24	679.35
- Debt Securities	2,45,230.54	2,17,729.21	2,38,506.31
-Borrowings (other than Debt Securities)	2,50,320.45	2,49,451.19	1,93,222.36
-Subordinated liabilities	32,588.38	32,929.65	30,026.06
-Lease Liabilities	4,201.14	4,093.85	4,163.59

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Particulars	March 31, 2025	March 31 2024	March 31 2023
-Other financial liabilities	25.24	223.65	301.13
Non -Financial Liabilities			
-Provisions	995.44	861.33	807.94
-Other non-financial liabilities	574.28	309.17	291.20
Equity (Equity Share Capital and Other Equity)	1,06,286.07	92,759.38	76,401.71
Total Liabilities and Equity	**6,40,569.27**	**5,98,578.48**	**5,44,434.13**
PROFIT AND LOSS			
Revenue from operations	89,998.51	85,783.84	78,222.21
Other Income	44.42	109.88	31.87
Total Income	**90,042.93**	**85,893.72**	**78,254.08**
Total Expense (including tax expenses)	**77,336.93**	**74,523.73**	**67,548.70**
Profit after Tax for the year	12,706.00	11,369.99	10,705.38
Other Comprehensive income	(19.84)	37.12	(6.08)
Total Comprehensive Income	12,686.16	11,407.11	10,699.30
Earnings per equity share (Basic)	5.61	5.10	4.94
Earnings per equity share (Diluted)	5.61	5.10	4.94
CASH FLOW			
Net cash from/used in (-) operating activities	(20,101.02)	(34,053.04)	(73,285.07)
Net cash from/used in (-) investing activities	11,599.35	(6,226.21)	(6,079.51)
Net cash from/used in (-) financing activities	22,209.74	39,245.17	75,834.91
Net increase/decrease (-) in cash and cash equivalents	13,708.07	(1,034.08)	(3,529.67)
Cash and cash equivalents as per Cash Flow Statement for the period	16,446.29	2,738.22	3,772.30
ADDITIONAL INFORMATION			
Net worth [(1)]	1,06,283.63	92,756.93	76,399.26
Cash and cash equivalents	16,446.29	2,738.22	3,772.30
Loans (AUM)	5,68,808.99	5,31,034.74	4,84,569.06
Loans (Principal Amount)	5,76,582.56	5,38,260.10	4,90,966.58
Total Debt to Total Assets [(2)]	0.82	0.84	0.85
Interest Income	89,408.19	85,399.12	77,851.56
Interest Expense	53,949.96	51,163.54	43,330.53
Impairment on Financial Instruments	568.57	1,013.13	2,806.07
Bad Debts to Loans	NA	0.03%	NA
% Stage 3 Loans on Loans (Principal Amount)	1.37%	1.44%	1.58%
% Net Stage 3 Loans on Loans (Principal Amount)	0.46%	0.52%	0.68%
Tier I Capital Adequacy Ratio (%)	17.39%	16.16%	14.56%
Tier II Capital Adequacy Ratio (%)	1.39%	2.26%	3.15%

Note:

(1) Net worth excluding revaluation reserve.

(2) Total debt to total assets = (Debt securities + Borrowing (other than debt securities) + Subordinate Liabilities) / Total Assets.

Based on the Unaudited Financial Results:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Details for key operational and financial parameters for the three months period ended September 30, 2025 are mentioned below:

(In ₹ lakhs)

Particulars	September 30,2025
BALANCE SHEET	
Assets	
Property, Plant and Equipment	11,533.81
Financial Assets	6,92,685.27
Non-financial Assets excluding property, plant and equipment	10,063.32
Total Assets	**7,14,282.40**
Liabilities	
Financial Liabilities	
- Derivative financial instruments	-
-Trade Payables	39.66
-Other Payables	173.60
- Debt Securities	3,01,768.78
-Borrowings (other than Debt Securities)	2,67,753.08
-Subordinated liabilities	24,499.58
-Lease Liabilities	4,211.20
-Other financial liabilities	1.84
Non -Financial Liabilities	
-Provisions	995.44
-Other non-financial liabilities	493.62
Equity (Equity Share Capital and Other Equity)	1,14,345.60
Total Liabilities and Equity	**7,14,282.40**
PROFIT AND LOSS	
Revenue from operations	50,504.80
Other Income	9.71
Total Income	**50,514.51**
Total Expense (including tax expenses)	
Profit after Tax for the year	8,059.54
Other Comprehensive income	-
Total Comprehensive Income	-
Earnings per equity share (Basic)	3.54
Earnings per equity share (Diluted)	3.54

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

CASH FLOW	
Net cash from/used in (-) operating activities	-39,519.56
Net cash from/used in (-) investing activities	-5,249.60
Net cash from/used in (-) financing activities	69,981.35
Net increase/decrease (-) in cash and cash equivalents	25,212.19
Cash and cash equivalents as per Cash Flow Statement for the period	41,658.48
ADDITIONAL INFORMATION	
Net worth [(1)]	1,14,343.15
Cash and cash equivalents	41,658.48
Loans (AUM)	6,10,482.39
Loans (Principal Amount)	5,84,437.98
Total Debt to Total Assets [(2)]	0.83
Interest Income	49,777.69
Interest Expense	29,044.37
Impairment on Financial Instruments	332.38
Bad Debts to Loans	NA
% Stage 3 Loans on Loans (Principal Amount)	1.65%
% Net Stage 3 Loans on Loans (Principal Amount)	0.74%
Tier I Capital Adequacy Ratio (%)	17.64%
Tier II Capital Adequacy Ratio (%)	0.95%

**N.A. = Not Available*
Note:
(1) Net worth excluding revaluation reserve.
(2) Total debt to total assets = (Debt securities + Borrowing (other than debt securities) + Subordinate Liabilities) / Total Assets.

5.5 Debt: Equity Ratio of the Company:

Parameters	As on September 30, 2025
Before Issue of the Debt Securities	5.20
After Issue of the Debt Securities	As per the respective Key Information Document

5.6 Details of any other contingent liabilities of the Issuer based on the latest audited financial statements including amount and nature of liability:

(₹ in lakhs)

Particulars	As at March 31, 2025
(I) Contingent Liabilities	1,469.43
(a) Claims against the company not acknowledged as debt	1,469.43
(i) Income Tax Demands	1,337.62
(ii) Service Tax Demands	48.45
(iii) Sales Tax Demands	83.36
Total contingent liabilities	**1,469.43**

5.7 The amount of corporate guarantee or letter of comfort issued by the Company along with details of the counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued:

NIL

5.8 A brief history of Issuer since its incorporation giving details of its following activities:

(a) **Details of Share Capital as on last quarter end, i.e., September 30, 2025:**

Particulars	Amount in ₹
Authorised share capital	
50,00,00,000 Equity Shares of face value ₹10 each	5,00,00,00,000
5,00,000 preference shares of face value ₹1,000 each	50,00,00,000
TOTAL	**5,50,00,00,000**
Issued, subscribed and paid-up share capital	
22,74,07,840 Equity Shares of ₹10 each	2,27,40,78,400
TOTAL	**2,27,40,78,400**
Securities Premium Account	**1,18,06,90,734**

(b) **Changes in its capital structure as at last quarter end i.e., September 30, 2025, for the preceding three financial years and the current year:**

Date of change (Annual General Meeting/Extraordinary General Meeting)	Particulars
There has been no change in the authorised share capital of our Company for the last three financial years and current financial year.	

(c) **Details of the Equity Share Capital of the Company, for the preceding three financial years and the current financial year (as of September 30, 2025):**

Date of Allotment	No. of equity shares	Face Value (in ₹)	Issue Price (in ₹)	Consideration (Cash, other than cash, etc.)	Nature of Allotment	Cumulative No of equity shares	Cumulative Equity Share Capital (in ₹)	Cumulative Equity Share Premium (in ₹)	Remarks
June 06, 2023	52,60,200	10	40	Cash	Rights Issue	22,21,39,502	2,22,13,95,020	91,72,73,834	Nil
October 23, 2023	38,67,437	10	40	Cash	Rights Issue	22,60,06,939	2,26,00,69,390	1,11,06,45,684	Nil
January 6, 2025	14,00,901	10	50	Cash	Rights Issue	22,74,07,840	2,27,40,78,400	1,18,06,90,734	Nil
Total						**22,74,07,840**	**2,27,40,78,400**		

5.9 Details of any Acquisition or Amalgamation with any entity in the preceding 1 (one) year:

The Company has not made any acquisition or amalgamation during last one year.

5.10 Details of any Reorganization or Reconstruction in the preceding 1 (one) year:

Type Of Event	Date Of Announcement	Date Of Completion	Details
NA	NA	NA	NA

5.11 Details of the shareholding of the Company as at the latest quarter end, i.e., September 30, 2025:

(a) **Shareholding pattern of the Company as on last quarter end, i.e. September 30, 2025 as per the format specified under the listing regulations:**

Category (I)	Category of Shareholder (II)	Number of Shareholders (III)	No. of fully paid up Equity Shares Held (IV)	No. of partly paid-up Equity Shares held (V)	No. of shares underlying depository receipt (VI)	Total nos. shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total nos. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of voting rights held in each class of securities (IX)		
								No of Voting Rights		
								Class-Equity	Total	Total as a % of (A+B+C+)
(A)	**Promoter and Promoter Group**	7	19,59,29,047	0	0	19,59,29,047	86.16	19,59,29,047	19,59,29,047	86.16
(B)	**Public**	2,299	3,14,78,793	0	0	3,14,78,793	13.84	3,14,78,793	3,14,78,793	13.84
(C)	**Non-Promoter Non-Public**	0	0	0	0	0	0	**0**		
(C1)	**Shares underlying DRs**	0	0	0	0	0	0	**0**		
(C2)	**Shares held by Employee Trusts**	0	0	0	0	0	0	**0**		
Total (A+B+C)		2,306	22,74,07,840	0	0	0	0	22,74,07,840	22,74,07,840	100

(b) **List of top 10 holders of equity shares of the Company as at the latest quarter end, i.e. September 30, 2025:**

5.12 Following details regarding the directors of the Company:

(a) **Details of the current directors of the Company:**

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

This table sets out the details regarding the Company's Board of Directors as on date of this General Information Document:

S. No.	Name, Designation, DIN and Date of Appointment	Age (Years)	Director of the Company since	Other Directorships	Whether Wilful Defaulter (Yes/ No)
1.	Mathew K. Cherian	70	May 07, 2004	1. Kosamattam Ventures Private Limited.	No
2.	Laila Mathew	66	May 07, 2004	1. Kosamattam Ventures Private Limited.	No
3.	Davis George	36	March 22, 2025	NIL	No
4.	Sebastian Kurian	69	December 14, 2021	NIL	No
5.	Josy Thomas	60	August 19, 2024	NIL	No

(b) **Details of directors' remuneration, and such particulars of the nature and extent of their interests in the Company (during the current year and preceding three financial years):**

Remuneration payable or paid to a director by the Company, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis.

(₹ in lakhs.)

Sr. No.	Name of the Director	Designation	As on September 30, 2025	As on March 31, 2025	As on March 31, 2024	As on March 31, 2023
1.	Mathew K. Cherian	Chairman and Managing Director	265	602	535	520
2.	Laila Mathew	Whole-Time Director	245	578	511	496
3.	Paul Jose Maliakal**	Independent Director	NA	2.9	2.35	1.55
4.	C. Thomas John*	Independent Director	NA	0.45	4	2.9
5.	Sebastian Kurian	Independent Director	1.45	4.3	1.70	1.1
6.	Josy Thomas	Independent Director	0.65	1	NA	NA
7.	Davis George	Independent Director	0.35	0.05	NA	NA

**Ceased to be the independent director of the Company w.e.f. May 21, 2024.*
***Ceased to be an independent director of the Company w.e.f March 23, 2025*

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company	Other than George Thomas (Chief Business Officer), Saju John Varghese (Chief Operating Officer) and Milu Mathew (Senior Manager), none of our Directors' relatives have been appointed to an office or place of profit.
Full particulars of the nature and extent of interest, if any, of every director: **A. in the promotion of the issuer company; or** **B. in any immoveable property acquired by the issuer company in the two years preceding the date of the issue document or any immoveable property proposed to be acquired by it; or** **C. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to**	No

be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connectio n with the promotion or formation of the issuer company shall be disclosed	
Contribution being made by the directors as part of the offer or separately in furtherance of such objects	No

5.13 Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons – No

5.14 Following details regarding the auditors of the Company:

(a) **Details of the auditor of the Company:**

Name of the Auditor	Address	Date of appointment
M/s. Cheeran Varghese &Co., Chartered Accountants	Mundupalam Ist Cross Road, Trichur-680001, Thrissur, Kerala 680001	w.e.f. August 19, 2024

(b) **Details of change in auditor for preceding three financial years and current financial year:**

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable
M/s Cheeran Varghese & Co. Chartered Accountants	Mundupalam, 1ST CROSS, Thrissur, Kerala- 680001	August 19, 2024	NA	NA
M/s SGS & Co., Chartered Accountants	X/657/B, CA-MED Tower, Pallikkulam Road, near Chaldean Centre, Thrissur, Kerala 680001	September 30, 2021	August 19, 2024	NA
M/S Vishnu Rajendran & Co., Chartered Accountants	3rd Floor, CSI Commercial Centre, Baker Jn., P.B.No.227, Kottayam, Kerala-KL-686001	June 08, 2018	September 30, 2021	September 30, 2021

5.15 DETAILS OF THE BORROWING OF THE ISSUER

Details of the following liabilities of the Issuer, as at the end of the last quarter, i.e, or if available, a later date, i.e. October 1, 2025:

(a) **Details of secured borrowings (as on October 01, 2025)**

A. Term Loans, Cash Credit and Working Capital Demand Loan from Banks/ Financial Institutions:

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.	**The South Indian Bank Limited** Cash Credit Open Loan (CCOL)/Overdraft (OD)/ WCDL (Sub limit of CCOL)	CCOL-12,500 Term Loan 5,000 Bank Guarantee (Financial) – 26	Present effective rate is 10.70% Present effective rate is 10.95%	5,879.75	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	On demand Repayable in 48 instalments	IND A Stable	Standard

	Sanction letter dated March 18, 2013 Credit facility agreement dated February 25, 2013 Agreement of hypothecation dated February 25, 2013 Renewed sanction letter dated July 18, 2014 Agreement of Hypothecation dated July 18, 2014 Renewed sanction letter dated October 6, 2016 Renewed sanction letter dated April 28, 2017 Ad hoc limit of ₹20 crore sanctioned vide letter dated April 25, 2018 Revised letter dated July 6, 2018 for regularisation and closure				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. **Collateral Security:** 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. 1. . Collateral:- 10% Cash collateral of the total credit exposures Personal guarantee of promoter directors – Mathew K. Cherian and Laila Mathew,			

	of the ad hoc CCOL limit. Sanction letter dated January 31, 2019 for WCDL of ₹150 Crore as sub limit to CCOL. 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.	**State Bank of India** Fund Based Working Capital (CC) – Book Debts/ Term Loan – Working Capital Sanction letter dated March 28, 2015 Credit facility agreement dated June 11, 2015 Renewed sanction letter dated April 27, 2016 Renewed sanction letter dated February 8, 2017 Renewal sanction letter dated March 1, 2019 Renewed sanction letter dated April 29, 2020 Sanction letter dated	Cash Credit (WCDL)-18,000 Term loan (working capital) – 19,449	) Pricing at 180bps above 6 month MCLR ; Present effective Rate is 10.70%. Pricing at 205 bps above 6 month MCLR. Present effective rate is 10.95%	8,577.56	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. 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 Equitable mortgage over 8.47 Ares of land and building thereon in the name of Mathew K. Cherian under Re Sy No 12/3, Old Sy No 8/17 in Kottayam Village,	On demand 11 quarterly instalments of ₹4.25 crores and last quarterly instalment of ₹3.25 crores 18 Quarterly instalments ₹ 3.20 Crores and 1 Quarterly Installment of ₹ 2.40 Crores. 10 quarterly instalments of ₹ 10.50 crores and 1 quarterly instalment of ₹ 15 crores	IND A Stable	Standard

	June 22, 2020 Supplemental agreement of loan for increase in the overall limit dated June 26, 2020 Supplemental agreement of hypothecation of goods and assets for increase in the overall limit dated June 26, 2020 Sanction letter dated September 08, 2021 Agreement dated September 28, 2021 Sanction letter dated September 28, 2022 Renewal Sanction Letter dated January 03, 2024 Renewal Sanction letter dated January 24, 2025				Kottayam Taluk, Kottayam District on pari passu first charge basis with The South Indian Bank Limited 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. 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. Cash collateral of ₹ 43.84 crores secured by lien on term deposit exclusively for cash credit. Personal guarantee of Managing Director – Mathew K. Cherian and Whole Time Director – Laila Mathew.			

3.	**Dhanlaxmi Bank Limited** Fund Based Working Capital - Cash Credit Facility (with sublimit of WCDL) Sanction letter dated February 12, 2016 Credit facility agreement dated February 15, 2016. Revised sanction letter dated February 17, 2017 Letter reducing rate of interest dated November 1, 2016 Enhancement Sanction letter dated October 11, 2018 for ₹5,000 lakhs. Letter dated December 17, 2018 for modification of primary security for cash credit of ₹5,000 lakhs vide Enhancemen	Cash Credit - (with sublimit of WCDL) - 5,000 Term Loan – 4,500	10.20% p. a. (presently one year MCLR 8.90% +1.30%) Floating with annual reset Present effective rate is 10.70%, 10.90% p.a.	9,073.65	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 . Cash Margin of 20% for CC and WCDL and 10% for New Term Loan Personal guarantee of promoter directors – Mathew K.	On demand Repayment in 36 equal monthly installments	IND A Stable	Standard

	t Sanction letter dated October 11, 2018 Renewal sanction letter dated September 23, 2019 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				Cherian, Laila Mathew,			
4.	**Union Bank of India**	Cash Credit	Present rate for Cash Credit,	7,153.84	First Pari passu charge on current assets of the	On demand	IND A Stable	Standard

	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 dated December 20, 2017. Hypothecation (Book Debts) Agreement dated December 20, 2017 Sanction letter dated December 27, 2018 Hypothecation agreement of goods and debts dated December 28, 2018. Hypothecation (Book debt) agreement	(WCDL) - 7,500	WCDL and Term Loan is 10.45% and 10.35%respectively		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			

	dated December 28, 2018 Renewed sanction letter dated June 2, 2020 Composite Hypothecation Deed (SD-20) dated July 4, 2020 Hypothecation (Book Debts) Agreement (SD-05) dated July 4, 2020 Renewal Sanction letter dated August 06, 2021 Term Loan sanction letter dated January 04, 2022 Renewal Sanction letter July 18, 2022 Renewal Sanction letter dated September 11, 2023 Renewal Sanction letter dated December 23, 2024							
5.	**CSB Bank Limited** Term Loan	WCDL – 5,000	Present effective rate is 10.45%	10,000.00	Primary Security: Pari passu first charge over entire current assets including gold	On demand	IND A Stable 12 equal quarterl	Standard

	Sanction letter dated November 6, 2019 Common Hypothecation Agreement dated November 14, 2019 Sanction letter dated April 01, 202 Rupee Term Loan (RTL) Sanction letter dated December 31, 2020 Common Hypothecation Agreement dated December 31, 2020 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.	Term Loan -5,000			loan receivables (present and future) which are standard assets along with other existing lenders under multiple banking arrangements. Collateral Security (WCDL): Lien noted Cash Collateral equitant to 15% of the aggregate limit. Personal Guarantee: Mathew K. Cherian, Managing Director, Laila Mathew, Whole time Director and Jilu Saju Varghese, Non Executive Director		y installments	

	Sanction Letter dated February 01, 2022 and addendum sanction letter dated May 25, 2023. **Renewal Sanction letter dated April 06, 2024** **Sanction letter dated June 06, 2025**							
6.	**Canara Bank** Over draft against Bank Deposit (Working Capital Demand Loan) Sanction letter dated September 26, 2017 Common Hypothecation Agreement dated September 27, 2017 Guarantee Agreement dated September 27, 2017 Enhancement sanction letter dated November 30, 2018	Term Loan – 2,500 Term Loan – 5,000	Present effective rate is 10.75% and 10.70%	880.00	**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. **Collateral**: Cash margin in the form of fixed deposits		IND A Stable	Standard

	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 Sanction letter dated September 29, 2022 Sanction letter dated March 18, 2023.				to the extent of 25 % of the exposure. **Personal Guarantee**: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese. First charge over all movable assets and current assets, including book debts and receivables, cash and bank balancs, 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. **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	To be repaid in 35 monthly Installments of ₹ 0.70 crores and 1 installment of ₹ 0.50 crores		

					basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times. **Collateral**: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure. Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese 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. Collateral: Cash margin in the form of fixed deposits	To be repaid in 35 monthly instalments of ₹1.39 Cr. and 1 instalment of ₹1.35 Cr.		

					to the extent of 25 % of the exposure. Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese 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. Collateral: Cash margin in the form of fixed deposits 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.	**The Karur Vysya Bank Limited** Cash Credit Facility against Bank Deposit (Working Capital Demand Loan) – as sublimit to CCBD Sanction letter dated September 13, 2017 Agreement of Guarantee dated September 15, 2017 Working Capital Demand Loan Agreement dated August 15, 2017 Hypothecation agreement for cash credit overdraft dated September 15, 2017 Hypothecation Agreement for cash credit/overdraft dated	CCBD(WCDL)-5,000 Term Loan -2,500 lakhs Term Loan -5,000 lakhs	Present effective rate for CCBD and WCDL is 10.75%, 10.25% and 10.50%	9,748.63	First pari passu charge on current assets, booked debts, loans and advances and receivables including gold loan receivables with a margin of 15% 25% cash margin (value of ₹ 1,875 lakhs) 15% by way of cash margin and immovable property as below:- 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 sq.ft standing in the name of Kosamattam Finance Limited Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.	On demand 12 equal instalments of ₹ 2.08 Crores Repayable in 11 quarterly instalments	IND A Stable	Standard

	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 Facility Agreement dated December 21, 2023 and Addendum sanction letter dated February 23, 2023 Sanction letter dated January 30, 2024 Renewal Sanction letter dated May 02, 2025							
8.	**Bank of Baroda** Cash Credit Facility with	Cash Credit facility – 7,500	2.20% over one year MCLR (applicable on the date of review) + Strategic	7,586.13	First pari passu charge over the loan assets or book debts funded out of the bank loan with a minimum cover of	12 months subject to annual review	IND A Stable	Standard

	sublimit for Working Capital Demand Loan Sanction letter dated December 18, 2017 Composite Hypothecation Agreement dated December 27, 2017 Letter dated October 31, 2018 for increasing interest rate. Renewal sanction letter dated April 10, 2019 Sanction letter issued by Vijaya Bank dated March 16, 2018. Agreement for hypothecation of supply bills and book executed with Vijaya Bank dated June 19, 2018. Agreement for demand cash credit against	Term Loan – 13,333.00 Term Loan – 3,500	Premium 10.70%, 10.65%, 10.55%		1.33 times. Cash collateral of 25% of the sanctioned limit. 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. Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese. 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. Any underlying / receivables classified as NPA / overdue receivables respectively should be replaced / excluded. Minimum	36 months subject to annual review 12 quarterly instalments Repayable in 11 equal quarterly installments		

	hypothecation of stocks and book executed with Vijaya Bank dated June 19, 2018. 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				Security Coverage of 1.33 times to be maintained. Collateral: Cash Collateral of minimum 25% of the sanctioned limit in the form of Term Deposit to be 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	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.	For a period of one year.	IND A Stable	Standard

	January 5, 2018. Agreement of Hypothecation of Assets dated January 20, 2018 Renewal sanction letter dated July 7, 2019 Renewal sanction letter dated October 17, 2020 Renewal Sanction letter dated February 08, 2022 Renewal Sanction letter dated July 26, 2024 Margin reduction communication dated October 22, 2024				Primary Security Margin at 10%. Collateral – Duly discharge term deposit of ₹6.25 crores. Personal guarantee of promoter directors – Mathew K. Cherian (₹45.40 crores) and Laila Mathew (₹6.67 crore).			
10	**DCB Bank Limited** Sanction letter dated August 05, 2019 Deed of hypothecation by borrower dated August 19, 2019 Agreement for revolving	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 outstanding with	On 89 days of disbursement and rollover in 2 days	IND A Stable	Standard

	WCDL facility dated August 19, 2019 Deed of hypothecation dated July 29, 2020 Enhancement of facilities vide sanction letter dated March 23, 2021 Sanction letter dated June 13, 2022 Enhancement sanction letter dated January 29, 2025				DCB Bank at all times. Cash margin @ 10% Guarantee: Mathew K. Cherian, Laila Mathew			
11	**The Federal Bank Limited** Agreement for working capital facility dated December 31, 2020 Sanction letter dated December 31, 2020 Sanction letter dated September 29, 2021 Loan Agreement dated September 29, 2021 Sanction Letter dated	LDS Working Capital Loan – 120 Cash Credit – 80 WCDL – 6,000 Term Loan - 5,000 Term Loan – 5,000 Term Loan – 40 crores	Repo+4.35% Present effective Rate is 10.50% Present effective Rate is 10.70% Present effective rate is 10.50% Present effective rate is 10.70% Present effective rate is 10.50% Fixed Rate at 10.60%	16,542.76	**Primary**: First pari passu charge by way of hypothecation over the Gold Loan receivables along with debenture trustees and other Banks/ Multiple Banking Arrangement. Collateral: 15%of the total limit sanctioned to the company in the form of term Deposit. Collateral: - 15% of the total limit sanctioned to the company in the form of term Deposit. Collateral: - 15% of the total limit	For 12 months Repayment in 18 equal instalments Repayment in 14 equal instalments Repayment in 18 equal instalments Repayment in 18 equal installments Repayment in 24	IND A Stable	Standard

	September 27, 2022 Foreign currency term loan vide sanction letter dated June 26, 2023 Sanction letter dated September 29, 2023 Sanction letter dated June 29, 2024 Sanction letter dated February 12, 2025 Addendum sanction letter dated September 25, 2025				sanctioned to the company in the form of term deposit Collateral: - 15% of the total limit sanctioned to the company in the form of term deposit **Personal Guarantee**: Mathew K. Cherian and Laila Mathew.	equal monthly installments		
12	**Bank of Maharashtra** Sanction letters dated March 03, 2021 and March 04, 2021. Deed of Hypothecation for all facilities dated March 31, 2021 **Sanction letter dated April 24, 2023** **Sanction letter dated**	Term Loan-10,000 Term Loan-10,000 Term Loan – 5,000	1 year MCLR+1.60 % Present effective rate is 11.50% and 10.40% p.a. Present effective Rate is 10.60%	9,657.36	**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. **Collateral Security**: 20% of the sanctioned amount in the form of fixed deposit **Personal Guarantee**: 1. Mr. Mathew K. Cherian, Managing Director 2. Laila	Span of Repayment-Door – To-Door: 60 Months Moratorium-3 months Repayment of Principal: 57 Months Repayment Commercial Date: After the Moratorium	IND A Stable	Standard

	August 28, 2024				Mathew, Whole-Time Director 15% of the sanctioned amount in the form of fixed deposit	period of 3 months Repayment end date: within 5 years from first disbursement Repayment in 57 instalments of `1.577 Cr. Repayment in 27 equal monthly installments of ₹ 1.86 crores		
13	**IDFC First Bank Limited** Sanction letter dated November 20, 2021 Deed of Hypothecation dated December 10, 2021 Facility Agreement dated December 10, 2021 New Term Loan sanction letter dated September 03, 2022 Sanction letter dated	Term Loan -5,000 Term Loan – 10,000 Term Loan – 15,000 Term Loan – 18,500 CC – 2,000	Present Effective rate is 11.30%, 11.25%, 10.95%, 11.00%, 10.50%	16,221.27	First Pari-passu charge of present and future book debts and receivables with a security cover of 1.15x Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew Cash Margin of 10% on outstanding Term Loan	Door to door 24 months. Equal monthly repayment from the date of disbursement. Door to door 30 months. Equal monthly repayment from the date of disbursement Door to door 30 months.	IND A Stable	Standard

	September 25, 2023 Sanction letter dated September 21, 2024 Term Loam Sanction letter dated September 26, 2025 Amendment Sanction letter dated September 26, 2025					Equal monthly repayment from the date of disbursement		
14	**Tata Capital Limited**Sanction letter dated September 20, 2021 Deed of Hypothecation dated September 28, 2021 Loan agreement dated September 28, 2021 New Term Loan sanction letter dated September 16, 2022 Sanction letter dated August 16, 2024 Sanction letter dated June 24, 2025	Term Loan – 2,000 Term Loan - 3000	Present effective rate is 11.70% and 11.20%, 10.75%	3,845.47	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 First pari passu charge by way of hypothecation over loan assets/ book debts of thecompany (both present & future) at minimum of 1.1x of the loan outstanding (net of NPA), 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 Personal guarantee of Mr.	Repayment in 24 equal installments Repayment in 24 equal installments	IND A Stable	Standard

					Mathew K. Cherian and Mrs. Laila Mathew			
15	**Indian Bank** Sanction letter dated November 15, 2021 Agreement of Hypothecation dated December 10, 2021 Term Loan Agreement dated December 10, 2021 Term Loan Sanction letter dated October 13, 2022	CC/WCDL -1,000 Term loan – 2,500	1 year MCLR (7.30%) +3.25% Present effective rate 11.55% and 10.30%	955.09	Pari-passu charge by way of hypothecation/assignment over specific standard receivables/book debts in 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. Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian , Mrs. Laila Mathew	Repayment in 30 monthly instalments after moratorium period of 6 months I year	IND A Stable	Standard
16	**HDFC Bank Limited** Sanction letter dated February 28, 2022 Sanction letter dated July 15, 2023	WCDL – 5000.00 lakhs Term Loan-5000 lakhs Term Loan – 3500 lakhs	Present effective rate – 9.75%, 9.52%, 9.98%, 9.59%	8,812.50	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.	On demand Repayable in 24 installments	IND A Stable	Standard

	Sanction letter dated February 22, 2024 Conversion to Term Loans Sanction letter dated August 22, 2024				Collateral: 15% cash margin Personal Guarantee of Mr. Mathew K.Cherian 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.Cherian 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 Sanction letter dated	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	On demand 24 equal monthly installments 24 equal monthly installments	IND A Stable	Standard

	August 19, 2024 Sanction letter dated March 21, 2025				(Standard) 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.Cherian 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 Sanction letter dated March 17, 2025 Sanction letter dated	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.Cherian and Mrs. Laila Mathew	15 equal monthly instalments 18 equal monthly installments 18 equal monthly installments 18 equal monthly installments	IND A Stable	Standard

	August 06, 2025							
20	**Uco Bank** Sanction letter dated November 28, 2022 Sanction letter dated December 18, 2023	Term loan – 2,000 Term Loan – 3,500 Term Loan – 2,500	MCLR for one year (7.95% p.a. at present) + 2.20% Present effective rate is 11.25% and 11.10% p.a.	2,165.51	Paripassu first charge over gold loan receivables and standard other current assets both present and future. Collateral: 10% Cash Deposit Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew	Door-to-Door tenor is 36 months Door-to-Door tenor is 24 months	IND A Stable	Standard
21	**Vivriti Capital Limited** Sanction letter dated June 23, 2023 Sanction letter dated June 25, 2024 Sanction letter dated November 27, 2024 Sanction letter dated January 29, 2025	Term loan – 4,000 Term loan – 1,500 Term Loan – 2,500 Term Loan – 3,000	Present VCPL12-month Index rate + Spread Present effective rate is 11.50%, 11.20%, 11.25%	4,971.25	First paripassu charge of present and future entire book debts and receivables of the borrower. Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew	24 equal monthly instalments 24 equal monthly instalments 24 equal monthly instalments 24 equal monthly instalments 21 equal monthly instalments	IND A Stable	Standard
22	**IndusInd Bank Limited** Sanction letter dated December 16, 2022 and Addendum to the	WCDL – 75,00 Cash Credit – 2,000 (Sublimit of WCDL)	As mutually agreed Present effective rate is 8%	7,500.00	First paripassu change on receivables including gold loan receivables with banks under MBA and NCD holders	Maximum up to 12 months	IND A Stable	Standard

	sanction letter dated December 16, 2022 Sanction letter dated April 04, 2024 Renewal Sanction letter dated May 29, 2025				Personal Guarantee of Mr. Mathew K.Cherian, Mrs. Laila Mathew			
23	**Indian Overseas Bank** **Sanction letter dated March 12, 2024**	Term Loan – 2,500 Term Loan – 7,500	One year MCLR + SP .20% + RP 3.05% Present effective Rate is 11.55% and 11.25%	4,076.00	First paripassu charge by way of assignment/ hypothecation of Book Debts pertaining to Standard/ regular underlying Assets. Collateral:- 20% Cash Deposit Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.	24 equal monthly installments	IND A Stable	Standard
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**	Term Loan – 4,000 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	24 Equal intallments	IND A Stable	Standard

	March 25, 2024	Term Loan – 5,000 lakhs			other current receivables. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew	23 equal monthly installments of ₹ 2,08,33,334/- and one last installment of ₹ 2,08,33,318/-		
26	**Yes Bank** **Sanction letter dated March 23, 2023** **Renewal sanction letter dated April 24, 2025**	WCDL – 5,000	Effective Rate is 10.60%, 10.45%	5,039.87	First Paripassu first charge on standard book debts, receivables and Current assets with 1.15x cover in line with existing paripassu charge holders. Collateral: - 15% Cash Deposit Personal Guarantee of Mr. Mathew K Cherian, Mrs. Laila Mathew and Mrs. Jilu Saju Varghese	12 months	IND A Stable	Standard
27	**Axis Bank** **Sanction letter dated September 08, 2024**	Cash Credit-400 WCDL-600	Effective Rate is 10.25%, 10.10% and 10.00%	363.51	Paripassu first charge on entire current assets, book debts, loan and advances and receivables including gold loan receivables Collateral:- 10% cash deposit Personal Guratantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.	On demand	IND A Stable	Standard
28	**Oxzyo Financial Services ltd**	Term Loan – 5000 Term Loan – 1750	Effective Rate is 11.00%, 11.20%	5,499.99	First ranking paripassu charge by way of hypothecation on the borrower's entire loan	15 equal instalments 6 equal quarterly	IND A Stable	Standard

	Sanction letter dated February 02, 2024 **Sanction letter dated June 25, 2024** **Sanction letter dated December 26, 2024** **Sanction letter dated May 30, 2025** **Sanction letter dated August 28, 2025**	Term Loan – 2000 Term 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 Personal guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.	installments 18 equal installments		
29	**Ujjivan Small Finance Bank** **Sanction letter dated December 12, 2023** **Sanction letter dated January 29, 2025**	WCDL - 3000	Effective Rate is 11.00%	3,000.00	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 paroipassu 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%;		IND A Stable	Standard

					Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.			
30	**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 Ioan receivables of the Cornpany 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 18th Month	IND A Stable	Standard
31	**A K Capital Finance Limited** **Sanction letter dated August 23, 2024**	Term Loan - 5000	11.00% p a	1,900.58	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
32	**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
33	**Bajaj Finance Limited** **Sanction letter dated**	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	On demand 18 equal monthly installments	IND A Stable	Standard

	October 25, 2024				present and future with minimum cover 1.10x along with other lenders Cash Collateral:- Nil			
34	**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 chargeby 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
35	**State Bank of Mauritius** **Sanction letter dated December 26, 2024** **Sanction letter dated July 28, 2025**	Term Loan - 2,000.00 Term Loan – 2,500.00	Present effective rate is 11.00%	3,500.00	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. Security Cover: 1.10 times Cash Collateral: Nil	Repayable in 6 quarterly installments Repayable in 6 quarterly installments	IND A Stable	Standard

36	**Capital Small Finance Bank Ltd** **Sanction letter dated March 18, 2025**	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
37	**Kerala Financial Corporation** **Sanction letter dated January 06, 2025**	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 standard receivables and other current assets of the company excluding microfinance receivables	60 equal monthly installments	IND A Stable	Standard
38	**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	18 equal monthly installments	IND A Stable	Standard

					clause (ii) of section 281 of the Income Tax Act, 1961			
39	**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. Primary Security Margin : 1.10 times Collateral : Nil	Repayment in 18 equal monthly installments	IND A Stable	Standard
40	**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
41	**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
42	**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 Receivables	Repayment in 30 equal monthly installments	IND A Stable	Standard

					Including Gold loan Receivables Primary security Margin : 1.10 times Collateral: Nil			
43	**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
44	**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 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	Repayment in 18 equal monthly installments	IND A Stable	Standard

					(collectively referred to as the "Hypothecated Assets"). Primary security Margin : 1.10 times Collateral: Nil			
45	**Punjab and Sind Bank** **Sanction letter dated August 30, 2025**	Term Loan – 5000.00	Present effective Rate – 9.50%	5,000.00	Paripassu first charge over standard book debts and receivables along with other secured lenders both present and future. Primary security Margin : 10% Collateral: Nil	Repayment in 36 equal monthly installments	IND A Stable	Standard
46	**Sundaram Finance Limited** **Sanction letter dated**	Term Loan – 10,000	Present Effective Rate – 11.00%	10,000.00	First paripassu charge by way of hypothecation of entire present and future receivables (including gold loan receivables, book debts, stock in trade etc) wchich the borrower has received or entitled to 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. Primary security Margin : 1.10 times Collateral: Nil	Repayment in 24 equal monthly	IND A Stable	Standard

47	**Tamilnadu Mercantile Bank** **Sanction letter dated September 22, 2025**	Term Loan -5,000.00	Present Effective Rate – 10.50%	5,000.00	First paripassu charge over entire chargeable current assets including the present loan receivables and future receivables arising out of onward lending Primary security Margin : 10% Collateral: Nil	Repayment in 36 equal monthly installments	IND A Stable	Standard
48	**Unity Small Finance Bank** **Sanction letter dated September 16, 2025**	WCDL – 4000.00	Present Effective Rate – 11.00%	4,000.00	First paripassu charge on standard gold loan receivables Primary security Margin : 1.10 times Collateral: Nil	180 days	IND A Stable	Standard
49	**Anand Rathi Global Finance Limited** **Sanction letter dated August 26, 2025**	Term Loan – 2,500.00	Present Effective Rate – 11.00%	2,500.00	First paripassu 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)**				
Net Outstanding Borrowings				**2,67,527.95**				

- **Secured Non-Convertible Debentures**

1. Private Placement of secured listed redeemable non-convertible debentures as on October 01, 2025

The Company has issued, on private placement basis, Rated Secured Listed Transferable Redeemable Non-Convertible Debentures ("Debentures") of which ₹ 70,346.46 lakhs outstanding as on October 01, 2025, the details of which are set forth below.

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
1	NA	INE403Q07EV9	December 16,2024	June 01,2026	18	11	Secured	2,501.00	IND A'/Stable	The debentures shall be secured by way of a first ranking, and Pari-passu charge on identified gold receivables of the company ("Hypothecated Receivables"/ Hypothecated Assets) The Hypothecated Receivables shall at all times be equal to the value of the outstanding principal amount of the Debentures. The Company shall maintain the value of security at all times equal to 1.10 (one

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										decimal point one zero) time or 110% (one hundred and ten percent) the aggregate amount of principal outstanding of the NCDs.
2	NA	INE403Q07FE2	January 01,2025	December 31,2026	24	10	Secured	7,500.00	IND A'/Stable	First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
3	NA	INE403Q07FN3	March 13,2025	March 12,2027	24	10	Secured	10,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
4	NA	INE403Q07FQ6	July 01,2025	December 14,2027		10	Secured	7,500.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										amount outstanding and any other amount outstanding in respect of the Debentures.
5	NA	INE403Q07GA8	July 09,2025	July 09,2027		10.62	Secured	7,500.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										Debentures.
6	NA	INE403Q07FZ7	July 09,2025	July 09,2027		10.62	Secured	2,500.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
7	NA	INE403Q07GC4	August 07,2025	February 07,2028		10.62	Secured	5,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
8	NA	INE403Q07GB6	August 07,2025	August 07,2025		10.62	Secured	5,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnific

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										ation payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
9	NA	INE403Q07GE0	August 28,2025	November 30,2027		10	Secured	10,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
10	NA	INE403Q07GD2	August 20,2025	May 31,2028		10	Secured	5,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										principal amount outstanding and any other amount outstanding in respect of the Debentures.
11	NA	INE403Q07GF7	August 29,2025	August 29,2027		10	Secured	10,000.00	IND A'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01 ,2025 (In Lakhs)	Credit Rating, If any	Security
										Debentures.
Total Principal Outstanding								**72,501.00**		
Add: Interest Accrued								**215.76**		
Less: EIR Adjustment under Ind AS 109								**(2,370.30)**		
Net Outstanding Borrowings								**70,346.46**		

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

The Company vide public offer, issued secured redeemable, non-convertible debentures under various serious of which ₹ 2,28,589.35 lakhs was outstanding as on October 01,2025, the details of which are set forth below:

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
1	NCD 18	INE403Q07AW5	December 10, 2019	December 09, 2026	84 Months	10.25	Secured	1,029.30	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
2	NCD 18	INE403Q07AX3	December 10, 2019	December 09, 2026	84 Months	10.41	Secured	2,337.53	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										accrued thereon.
3	NCD 19	INE403Q07BD3	May 29, 2020	November 28, 2025	66 Months	10.71	Secured	837.49	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
4	NCD 20	INE403Q07BK8	October 14, 2020	October 13, 2027	84 Months	10.25	Secured	1,330.15	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
5	NCD 20	INE403Q07BL6	October 14, 2020	October 13, 2027	84 Months	10.41	Secured	1,810.04	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
6	NCD 21	INE403Q07BR3	January 23, 2021	July 22, 2026	66 Months	10.71	Secured	1,181.37	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
7	NCD 23	INE403Q07CC3	September 30, 2021	November 29, 2025	50 Months	10.22	Secured	2,658.98	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
8	NCD 23	INE403Q07CH2	September 30, 2021	September 29, 2027	72 Months	9	Secured	31.22	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
9	NCD 23	INE403Q07CD1	September 30, 2021	September 29, 2028	84 Months	10.41	Secured	1,709.36	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
10	NCD 24	INE403Q07CL4	April 18, 2022	October 17, 2025	42 Months	9.25	Secured	2,610.70	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
11	NCD 24	INE403Q07CM2	April 18, 2022	April 17, 2026	48 Months	9.5	Secured	2,255.16	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
12	NCD 24	INE403Q07CN0	April 18, 2022	October 17, 2026	54 Months	9.43	Secured	2,575.51	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
13	NCD 24	INE403Q07CO8	April 18, 2022	April 17, 2027	60 Months	10	Secured	11,832.45	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
14	NCD 24	INE403Q07CP5	April 18, 2022	August 17, 2029	88 Months	9.91	Secured	2,825.84	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
15	NCD 25	INE403Q07CT7	August 11, 2022	February 10, 2026	42 Months	9	Secured	952.84	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
16	NCD 25	INE403Q07CU5	August 11, 2022	August 10, 2026	48 Months	9.5	Secured	11,474.34	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
17	NCD 25	INE403Q07CV3	August 11, 2022	February 10, 2027	54 Months	9.43	Secured	2,680.54	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
18	NCD 25	INE403Q07CW1	August 11, 2022	August 10, 2027	60 Months	9.25	Secured	276.81	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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19	NCD 25	INE403Q07CX9	August 11, 2022	December 10, 2029	88 Months	9.91	Secured	2,421.10	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
20	NCD 26	INE403Q07DB3	January 16, 2023	January 15, 2026	36 Months	9	Secured	3,373.91	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
21	NCD 26	INE403Q07DE7	January 16, 2023	April 15, 2026	39 Months	9.25	Secured	4,217.15	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
22	NCD 26	INE403Q07DF4	January 16, 2023	January 15, 2027	48 Months	9.5	Secured	10,356.59	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
23	NCD 26	INE403Q07DC1	January 16, 2023	July 15, 2027	54 Months	9.43	Secured	2,166.86	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
24	NCD 26	INE403Q07DD9	January 16, 2023	May 15, 2030	88 Months	9.91	Secured	1,941.87	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
25	NCD 27	INE403Q07DH0	April 29, 2023	October 28, 2025	30 Months	8.85	Secured	1,228.51	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
26	NCD 27	INE403Q07DN8	April 29, 2023	April 28, 2026	36 Months	9	Secured	1,694.71	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
27	NCD 27	INE403Q07DM0	April 29, 2023	July 28, 2026	39 Months	9.25	Secured	1,894.72	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
28	NCD 27	INE403Q07DG2	April 29, 2023	April 28, 2027	48 Months	9.5	Secured	5,608.01	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
29	NCD 27	INE403Q07DI8	April 29, 2023	October 28, 2027	54 Months	9.43	Secured	1,143.86	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
30	NCD 27	INE403Q07DJ6	April 29, 2023	August 28, 2030	88 Months	9.91	Secured	1,145.18	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
31	NCD 28	INE403Q07DP3	September 28, 2023	March 27, 2026	30 Months	8.85	Secured	966.26	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
32	NCD 28	INE403Q07DU3	September 28, 2023	September 27, 2026	36 Months	9.25	Secured	1,284.57	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
33	NCD 28	INE403Q07DQ1	September 28, 2023	December 27, 2026	39 Months	9.25	Secured	2,425.04	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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34	NCD 28	INE403Q07DV1	September 28, 2023	September 27, 2027	48 Months	10	Secured	8,832.84	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
35	NCD 28	INE403Q07DS7	September 28, 2023	March 27, 2028	54 Months	9.43	Secured	1,429.37	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
36	NCD 28	INE403Q07DR9	September 28, 2023	January 27, 2031	88 Months	9.91	Secured	661.55	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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37	NCD 29	INE403Q07EE5	January 18, 2024	January 17, 2026	24 Months	8.75	Secured	1,264.26	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
38	NCD 29	INE403Q07DZ2	January 18, 2024	July 17, 2026	30 Months	9	Secured	862.51	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
39	NCD 29	INE403Q07DY5	January 18, 2024	January 17, 2027	36 Months	9.25	Secured	1,346.13	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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40	NCD 29	INE403Q07EB1	January 18, 2024	April 17, 2027	39 Months	9.25	Secured	1,071.39	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
41	NCD 29	INE403Q07ED7	January 18, 2024	January 17, 2028	48 Months	10	Secured	9,513.58	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
42	NCD 29	INE403Q07EC9	January 18, 2024	July 17, 2028	54 Months	9.43	Secured	1,054.34	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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43	NCD 29	INE403Q07EA3	January 18, 2024	May 17, 2031	88 Months	9.91	Secured	813.51	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
44	NCD 30	INE403Q07EK2	April 26, 2024	October 25, 2025	18 Months	8.52	Secured	2,052.88	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
45	NCD 30	INE403Q07EF2	April 26, 2024	April 25, 2026	24 Months	8.75	Secured	1,471.50	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
46	NCD 30	INE403Q07EJ4	April 26, 2024	October 25, 2026	30 Months	9	Secured	756.87	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
47	NCD 30	INE403Q07EL0	April 26, 2024	April 25, 2027	36 Months	9.5	Secured	2,238.53	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
48	NCD 30	INE403Q07EI6	April 26, 2024	July 25, 2027	39 Months	9.42	Secured	1,562.96	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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49	NCD 30	INE403Q07EM8	April 26, 2024	April 25, 2028	48 Months	10	Secured	8,686.88	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
50	NCD 30	INE403Q07EG0	April 26, 2024	October 25, 2028	54 Months	9.43	Secured	655.91	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
51	NCD 30	INE403Q07EH8	April 26, 2024	August 25, 2031	88 Months	9.91	Secured	522.51	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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52	NCD 31	INE403Q07EN6	August 07, 2024	February 06, 2026	18 Months	9	Secured	4,691.47	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
53	NCD 31	INE403Q07ES5	August 07, 2024	August 06, 2026	24 Months	9.25	Secured	976.8	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
54	NCD 31	INE403Q07EQ9	August 07, 2024	February 06, 2027	30 Months	9.41	Secured	788.64	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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55	NCD 31	INE403Q07ET3	August 07, 2024	August 06, 2027	36 Months	10	Secured	4,472.67	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
56	NCD 31	INE403Q07ER7	August 07, 2024	November 06, 2027	39 Months	9.75	Secured	402.75	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
57	NCD 31	INE403Q07EU1	August 07, 2024	August 06, 2029	60 Months	10.25	Secured	1,400.37	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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58	NCD 31	INE403Q07EP1	August 07, 2024	August 06, 2028	48 Months	10.67	Secured	2,206.30	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
59	NCD 31	INE403Q07EO4	August 07, 2024	August 06, 2031	84 Months	10.41	Secured	1,081.24	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
60	NCD 32	INE403Q07FA0	December 12, 2024	June 11, 2026	18 Months	9	Secured	3,197.40	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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61	NCD 32	INE403Q07EX5	December 12, 2024	December 11, 2026	24 Months	9.25	Secured	961.82	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
62	NCD 32	INE403Q07FD4	December 12, 2024	June 11, 2027	30 Months	9.41	Secured	970.32	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
63	NCD 32	INE403Q07EY3	December 12, 2024	December 11, 2027	36 Months	10	Secured	7,479.69	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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64	NCD 32	INE403Q07EW7	December 12, 2024	March 11, 2028	39 Months	9.75	Secured	603.64	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
65	NCD 32	INE403Q07EZ0	December 12, 2024	December 11, 2029	60 Months	10.25	Secured	1,575.48	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
66	NCD 32	INE403Q07FB8	December 12, 2024	December 11, 2028	48 Months	10.67	Secured	2,126.36	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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67	NCD 32	INE403Q07FC6	December 12, 2024	December 11, 2031	84 Months	10.41	Secured	708.22	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
68	NCD 33	INE403Q07FM5	April 15, 2025	October 14, 2026	18 Months	9.25	Secured	2610.66	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
69	NCD 33	INE403Q07FG7	April 15, 2025	April 14, 2027	24 Months	9.5	Secured	1721.39	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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70	NCD 33	INE403Q07FI3	April 15, 2025	April 14, 2028	36 Months	9.75	Secured	491.47	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
71	NCD 33	INE403Q07FH5	April 15, 2025	April 14, 2028	36 Months	10	Secured	8845.99	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
72	NCD 33	INE403Q07FF9	April 15, 2025	July 14, 2028	39 Months	10.17	Secured	864.11	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
73	NCD 33	INE403Q07FL7	April 15, 2025	April 14, 2030	60 Months	10.25	Secured	2223.54	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
74	NCD 33	INE403Q07FK9	April 15, 2025	April 14, 2029	48 Months	10.67	Secured	2434.79	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

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										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
75	NCD 33	INE403Q07FJ1	April 15, 2025	April 14, 2032	84 Months	10.41	Secured	808.05	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
76	NCD 34	INE403Q07FT0	July 24, 2025	January 23, 2027	18 Months	9.25	Secured	6471.75	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
77	NCD 34	INE403Q07FX2	July 24, 2025	July 23, 2028	36 Months	10	Secured	6831.81	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
78	NCD 34	INE403Q07FY0	July 24, 2025	July 23, 2028	36 Months	9.75	Secured	2049.5	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
79	NCD 34	INE403Q07FW4	July 24, 2025	January 23, 2029	42 Months	10	Secured	499.98	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
80	NCD 34	INE403Q07FS2	July 24, 2025	January 23, 2029	42 Months	9.75	Secured	301.18	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
81	NCD 34	INE403Q07FU8	July 24, 2025	July 23, 2030	60 Months	10	Secured	1024.88	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking

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										pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

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82	NCD 34	INE403Q07FR4	July 24, 2025	September 23, 2029	50 Months	10.22	Secured	1573.89	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
83	NCD 34	INE403Q07FV6	July 24, 2025	July 23, 2032	84 Months	10.41	Secured	1247.01	IND A / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs,

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Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both

Sr No:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on October 01,2025(₹ In Lakhs)	Credit Rating, If any	Security
										present and future of the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
Total Principal Outstanding								**2,10,718.66**		
Add: Interest Accrued								**18,341.43**		
Less: EIR Adjustment under Ind AS 109								**(470.74)**		
Net Outstanding Borrowing								**2,28,589.35**		

- **Details of Unsecured borrowings**

1. Public issue of Unsecured listed redeemable non-convertible debentures as on October 01,2025:

The Company vide a public offer, issued unsecured redeemable, non-convertible debentures under various serious of which ₹ 21,384.45 lakhs was outstanding as on October 01,2025,the details of which are set forth below:

Sr. No.	Series	ISIN	Date of Allotment	Redemption Schedule/ Maturity date	Tenure (In Months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount outstanding as on October 01, 2025 (₹ in lakh)	Credit Rating, if any	Security
1	NCD 15	INE403Q08134	January 31,2019	January 30,2026	84 Months	10.25	Unsecured	499.37	IND A / Stable by India Ratings and	NA

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Sr. No.	Series	ISIN	Date of Allotment	Redemption Schedule/ Maturity date	Tenure (In Months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount outstanding as on October 01, 2025 (₹ in lakh)	Credit Rating, if any	Security
									Research Pvt. Ltd.	
2	NCD 15	INE403Q08142	January 31,2019	January 30,2026	84 Months	10.41	Unsecured	1,480.76	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
3	NCD 16	INE403Q08159	May 06,2019	May 05,2026	84 Months	10.25	Unsecured	412.78	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
4	NCD 16	INE403Q08167	May 06,2019	May 05,2026	84 Months	10.41	Unsecured	1,303.12	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
5	NCD 17	INE403Q08175	August 21,2019	August 20,2026	84 Months	10.25	Unsecured	532.89	IND A / Stable by India Ratings	NA

Sr. No.	Series	ISIN	Date of Allotment	Redemption Schedule/ Maturity date	Tenure (In Months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount outstanding as on October 01, 2025 (₹ in lakh)	Credit Rating, if any	Security
									and Research Pvt. Ltd.	
6	NCD 17	INE403Q08183	August 21,2019	August 20,2026	84 Months	10.41	Unsecured	1,919.42	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
7	NCD 19	INE403Q08191	May 29,2020	May 28,2027	84 Months	10.25	Unsecured	930.53	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
8	NCD 19	INE403Q08209	May 29,2020	May 28,2027	84 Months	10.41	Unsecured	1,795.20	IND A / Stable by India Ratings and Research Pvt. Ltd.	NA
9	NCD 21	INE403Q08217	January 23,2021	January 22,2028	84 Months	10.25	Unsecured	1,204.37	BRICKWORK BBB+	NA

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Sr. No.	Series	ISIN	Date of Allotment	Redemption Schedule/ Maturity date	Tenure (In Months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount outstanding as on October 01, 2025 (₹ in lakh)	Credit Rating, if any	Security
10	NCD 21	INE403Q08225	January 23,2021	January 22,2028	84 Months	10.41	Unsecured	1,592.57	BRICKWORK BBB+	NA
11	NCD 22	INE403Q08233	April 29,2021	October 28,2026	66 Months	10.25	Unsecured	1,132.18	BRICKWORK BBB+	NA
12	NCD 22	INE403Q08241	April 29,2021	April 28,2028	84 Months	10.41	Unsecured	1,453.08	BRICKWORK BBB+	NA
Total Principal Outstanding								**14,256.27**		
Add: Interest Accrued								**7,134.07**		
Less: EIR Adjustment Under IndAS 109								**(5.89)**		
Net Outstanding Borrowing								**21,384.45**		

2. Subordinated Debts

a. Private issue of Unsecured unlisted redeemable Subordinated debts as on October 01,2025:

The Company had privately issued Unsecured unlisted redeemable Subordinated debts under various serious of which ₹ 3,115.13 lakhs was outstanding as on October 01,2025, the details of which are set forth below:

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
1	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
2	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
3	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
4	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
5	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
6	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
7	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
8	I	13.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
9	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
10	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
11	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
12	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
13	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
14	I	24.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
15	I	11.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
16	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
17	I	20.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
18	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
19	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
20	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
21	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
22	I	12.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
23	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
24	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
25	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
26	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
27	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
28	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

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29	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
30	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
31	I	20.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
32	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
33	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
34	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
35	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
36	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
37	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
38	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
39	I	8.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
40	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
41	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
42	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
43	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
44	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
45	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
46	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
47	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
48	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
49	I	13.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
50	I	5.25	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
51	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
52	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
53	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
54	I	8.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
55	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
56	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
57	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
58	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
59	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
60	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
61	I	8.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
62	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
63	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
64	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
65	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
66	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
67	I	15.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
68	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
69	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
70	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
71	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
72	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
73	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
74	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
75	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
76	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

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77	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
78	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
79	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
80	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
81	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
82	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
83	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
84	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
85	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
86	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
87	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
88	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
89	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
90	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
91	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
92	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
93	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
94	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
95	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
96	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
97	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
98	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
99	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
100	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

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101	I	8.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
102	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
103	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
104	I	8.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
105	I	20.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
106	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
107	I	23.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
108	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
109	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
110	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
111	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
112	II	13.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
113	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
114	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
115	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
116	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
117	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
118	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
119	II	20.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
120	II	14.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
121	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
122	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
123	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
124	II	20.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated

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125	II	11.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
126	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
127	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
128	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
129	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
130	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
131	II	18.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
132	II	16.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
133	II	25.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
134	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
135	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
136	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
137	II	20.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
138	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
139	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
140	II	14.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
141	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
142	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
143	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
144	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
145	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
146	II	28.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
147	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
148	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
149	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
150	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
151	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
152	II	30.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
153	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
154	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
155	II	36.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
156	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
157	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
158	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
159	II	17.25	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
160	II	11.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
161	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
162	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
163	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
164	II	13.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
165	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
166	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
167	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
168	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
169	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
170	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
171	II	16.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
172	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated

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173	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
174	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
175	II	11.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
176	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
177	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
178	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
179	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
180	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
181	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
182	II	28.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
183	II	13.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
184	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
185	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
186	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
187	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
188	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
189	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
190	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
191	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
192	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
193	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
194	II	32.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
195	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
196	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
197	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
198	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
199	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
200	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
201	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
202	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
203	III	8.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
204	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
205	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
206	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
207	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
208	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
209	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
210	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
211	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
212	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
213	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
214	III	8.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
215	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
216	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
217	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
218	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
219	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
220	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
221	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
222	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
223	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
224	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
225	III	16.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
226	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
227	III	15.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
228	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
229	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
230	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
231	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
232	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
233	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
234	III	5.25	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
235	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
236	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
237	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
238	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
239	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
240	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
241	III	8.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
242	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
243	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
244	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
245	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
246	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
247	III	100.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
248	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
249	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
250	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
251	III	19.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
252	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
253	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
254	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
255	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
256	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
257	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
258	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
259	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
260	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
261	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
262	III	14.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
263	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
264	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
265	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
266	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
267	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
268	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
269	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
270	III	6.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
271	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
272	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
273	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
274	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
275	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
276	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
277	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
278	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
279	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
280	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
281	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
282	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
283	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
284	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
285	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
286	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
287	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
288	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
289	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
290	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
291	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
292	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated

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Sl No	Subordinated Debts Name/Series	Amount Outstanding As on October 01,2025(₹ In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
293	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
294	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
295	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
296	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
297	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
298	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
299	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
300	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
301	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
302	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
303	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
304	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
305	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
306	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
307	IV	400.00	August 17,2023	September 16,2028	10.00	61 Months	Unsecured	Unrated
Total Principal Outstanding		**3,105.25**						
Add: Interest Accrued		**9.88**						
Net Outstanding Borrowing		**3,115.13**						

- **Commercial Papers**

a. Private issue of Unsecured Rated listed redeemable Commercial Paper as on October 01,2025:

The Company had privately issued Unsecured rated listed redeemable Commercial Paper under of which ₹ 2,836.32 lakhs was outstanding as on October 01,2025,the details of which are set forth below:

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Series of NCS	ISIN	Tenure /Period of Maturity (in Months)	Coupon (p.a.) in %	Amount Outstanding As on October 1,2025(₹ In Lakhs)	Date of Allotment	Redemption Date / schedule	Credit Rating, If any	Secured /Unsecured	Security	Other details
1	INE403Q14017	5.66 Months	9.75	3,000.00	September 29, 2025	March 18,2026	IND A'/Stable	Unsecured	NA	HDFC Bank Limited is acting as Issuing and Paying Agent. India Rating and Research Limited is the Credit Rating Agent
Total Principal Outstanding				**3,000.00**						
Less: Discount on issue of commercial paper after net of amortisation				**(129.55)**						
Less: EIR Adjustment under Ind AS 109				**(34.13)**						
Net Outstanding Borrowing				**2,836.32**						

(b) **Loan from Directors and Relatives of Directors**

Our Company has not taken any loan from our directors or any relative of our directors.

(c) **Inter Corporate Loans**

Our Company has not borrowed any amount in the nature of demand loans from Companies under same management.

(d) **Servicing behaviour on existing debt securities, payment of interest on due dates on financing facilities or securities**

Our Company has not defaulted upon or delayed in payment of any interest and/or principal for the existing term loan and the non-convertible debentures during the last three years. Our Company has not issued any corporate guarantee.

5.16 List of top 10 holders of non-convertible securities in terms of value as on the preceding quarter (as on September 30, 2025) (in cumulative basis)

1. List of top ten debenture holders of our Company as on September 30, 2025:

a. Privately placed secured redeemable non-convertible debentures

Sr No	Name of Holders	Number of Instruments Held	Face value per Debenture (In ₹)	Amount (In ₹)	Percentage of NCD holding issued by the issuer
1	A K Capital Finance Limited	8,004	1,00,000	80,04,00,000	10.91
2	Sundaram Finance Ltd	3,334	1,00,000	33,34,00,000	4.55
3	Whizdm Finance Pvt Ltd	2,500	1,00,000	25,00,00,000	3.41
4	Incred Financial	2,400	1,00,000	24,00,00,000	3.27
5	Phillip Services India Private Limited	22,515	10,000	22,51,50,000	3.07
6	Naval Group Insurance Fund	2,000	1,00,000	20,00,00,000	2.73
7	Satyapal Jaikumar Jain .	18,725	10,000	18,72,50,000	2.55
8	Phillip Finance & Investment Services India Pvt Ltd.	16,300	10,000	16,30,00,000	2.22
9	Yuken Merchandise Private Limited	1,556	1,00,000	15,56,00,000	2.12
10	Nippon Life India Trustee Ltd-A/C Nippon India Cre	1,187	1,00,000	11,87,00,000	1.62

b. List of top ten unsecured, privately placed, subordinated debts holders of our Company as on September 30, 2025:

Sr No	Name of Holders	Number of Instruments Held	Face value per Debenture (In ₹)	Amount (In ₹)	Percentage of subordinated debts holding issued by the issuer
1.	Aleyamma Jacob	50,000	1,000.00	5,00,00,000.00	16.10
2.	Augustin Dominic	3,600	1,000.00	36,00,000.00	1.16
3.	Preetha Susan George	3,500	1,000.00	35,00,000.00	1.13
4.	Saira Vincent	3,400	1,000.00	34,00,000.00	1.09
5.	Priyadas G Mangalath	3,200	1,000.00	32,00,000.00	0.97
6.	Issac Varghese	3,000	1,000.00	30,00,000.00	0.97
7.	Boben Thomas	3,000	1,000.00	30,00,000.00	0.97
8.	Rassia P K	3,000	1,000.00	30,00,000.00	0.97
9.	Tom Mandapathil	2,800	1,000.00	28,00,000.00	0.90
10.	Hema George	2,800	1,000.00	28,00,000.00	0.90

c. Listed secured non-convertible debentures, issued vide public issue (on cumulative basis):

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Sr. No.	Name of holders	Number of instruments held	Face Value per debenture	Amount	Percentage of NCD holding issued by the issuer
			(In ₹)	(In ₹)	(In%)
1	ALEYAMMA JACOB	96,000	1,000.00	9,60,00,000	0.46%
2	P P YOHANNAN	33,500	1,000.00	3,35,00,000	0.16%
3	SUBRAMANYA SRINIVASAN	21,400	1,000.00	2,14,00,000	0.10%
4	ELIZABETH JOHN MANJOORAN	19,000	1,000.00	1,90,00,000	0.09%
5	JOSEPH SEBASTIAN	17,960	1,000.00	1,79,60,000	0.09%
6	JUBYMON P M	16,250	1,000.00	1,62,50,000	0.08%
7	BHASKARAN KARUPPU AYNIPULLY	15,000	1,000.00	1,50,00,000	0.07%
8	VELAYUDHAN NAIR PARAMESWARAN PILLAI	14,500	1,000.00	1,45,00,000	0.07%
9	PONNAMMA J	14,200	1,000.00	1,42,00,000	0.07%
10	SABEENA SIMON	13,300	1,000.00	1,33,00,000	0.06%

d. Listed Unsecured non-convertible debenture, issued *vide* public issue:

Sr. No.	Name of holders	Number of instruments held	Face Value per debenture	Amount	Percentage of NCD holding issued by the issuer
			(In ₹)	(In ₹)	(In %)
1	MONETARY KURIES PRIVATE LTD	10,000	1000.00	1,00,00,000	0.70%
2	AJIMON MARY JOHN	6,000	1000.00	60,00,000	0.42%
3	RENJINI REJI	6,000	1000.00	60,00,000	0.42%
4	RENU DANIEL	5,000	1000.00	50,00,000	0.35%
5	DAVIS MOHAN AMBAKKADEN	5,000	1000.00	50,00,000	0.35%
6	THOMAS K P MATHEW	5,000	1000.00	50,00,000	0.35%
7	THAYAMKULANGARA KURIES PRIVATE LIMITED	5,000	1000.00	50,00,000	0.35%
8	LEELAMMA THANKACHAN	4,500	1000.00	45,00,000	0.32%
9	VARGHESE MATHAI	4,500	1000.00	45,00,000	0.32%
10	THANKACHAN YOHANNAN	3,800	1000.00	38,00,000	0.27%

5.17 List of top 10 holders of commercial papers in terms of value as on the preceding quarter (as on September 30, 2025) (in cumulative basis)

Sr. No.	Name of holders	Number of instruments held	Face Value per debenture	Amount	Percentage of CP holding issued by the issuer
			(In ₹)	(In ₹)	(In%)
1	Paul Merchants Limited	300	5,00,000.00	15,00,00,000.00	50.00
2	Paul Merchants Finance Private Limited	300	5,00,000.00	15,00,00,000.00	50.00

5.18 Details of the bank fund-based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors:

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As of October 01, 2025, with regard to the bank fund-based facilities, please refer to "*Secured loan facilities from Banks/ Financial Institutions"* beginning on page 54. As of September 30, 2025, our Company has no outstanding amounts in relation to hybrid debt like foreign currency convertible bonds, optionally convertible debentures/preference shares.

Name of Party (in case of facility) / Name of Instrument	Type of facility / Instrument	Amount sanctioned /issued	Principal Amount outstanding	Date of Repayment / Schedule	Credit Rating	Secured / Unsecured	Security
NIL							

5.19 The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc.

NIL

5.20 Details of any outstanding borrowing taken / debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing / debt securities have been taken / issued: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not:

NIL

5.21 Details of all defaults and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the Company, in the preceding 3 (three) years, including the current financial year:

NIL

5.22 Where the Issuer is a non-banking finance company or housing finance company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:

As set out in **Annexure VII** herein below.

5.23 Description of our loan portfolio

Type of loans:

The detailed break-up of the type of loans given by the Company as on March 31, 2025 is as follows:

(₹ in lakhs, unless otherwise specified)

Sr. No	Type of loans	Amount	Percentage
1	Secured	5,76,275.42	99.95%
2	Unsecured	307.14	0.05%
	Total Asset Under Management (AUM)	**5,76,582.56**	**100.00%**

A. Denomination of loans outstanding by LTV as on March 31, 2025*:

Sr. No.	LTV	Percentage of AUM
1.	Up to 40%	4.47%
2.	40%-50%	27.41%
3.	50%-60%	8.92%
4.	60%-70%	24.28%
5.	70%-80%	34.93%
6.	80%-90%	0.00%
7.	More than 90%	0.00%
	Total	**100.00%**

**LTV at the time of origination*

B. Sectoral Exposure as on March 31, 2025 :

Sr. No.	Segment wise break up of AUM	Percentage of AUM
1.	**Retail**	
(a)	Mortgages (home loans and loans against property)	0.88%
(b)	Gold Loans	99.07%
(c)	Vehicle Finance	0.00%
(d)	MFI	0.01%
(e)	MSME	0.00%
(f)	Capital market funding (loans against shares, margin funding)	0.00%
(g)	Others:	
	i) Gramin Shakthi Loan (GSL)	0.00%
	ii) Consumption Loan	0.00%
	iii) Others	0.05%
2.	**Wholesale**	
(a)	Infrastructure	0.00%
(b)	Real Estate (including builder loans)	0.00%
(c)	Promoter funding	0.00%
(d)	Any other sector (as applicable)	0.00%
(e)	Others	0.00%
	Total	**100.00%**

C. Denomination of the loans outstanding by ticket size as on March 31, 2025*:

Sr. No.	Ticket size**	Percentage of AUM
1.	Up to 2 lakhs	89.02%
2.	2 lakhs to 5 lakhs	8.66%
3.	5 lakhs to 10 lakhs	1.40%
4.	10 lakhs to 25 lakhs	0.35%
5.	25 lakhs to 50 lakhs	0.02%
6.	50 lakhs to 1 crore	0.07%
7.	1 crore to 5 crores	0.24%
8.	5 crores to 25 crores	0.24%
9.	25 crores to 100 crores	0.00%
10.	Above 100 crores	0.00%
	Total	**100.00%**

** Ticket size at the time of origination*
*** The details provided as per borrower and not as per loan account*

D. Geographical classification of our borrowers as on March 31, 2025:

Sr.No.	Top 5 states	Percentage of AUM
1	ANDHRA PRADESH	7.18%
2	KARNATAKA	13.96%
3	KERALA	15.47%
4	MAHARASHTRA	0.70%
5	NEW DELHI	1.75%
6	PUDUCHERRY	0.26%
7	TAMIL NADU	58.83%
8	TELANGANA	1.81%
9	UTTAR PRADESH	0.05%
	Total	**100.00%**

E. Details of loans overdue and classified as non-performing in accordance with RBI's guidelines as on September 30, 2025:

(in lakhs)

Particulars	Amount
Movement of gross NPA	
Opening gross NPA	7,875.10
- Additions during the year	3,561.81
- Reductions during the year	1,236.16
Closing balance of gross NPA	**10,200.74**
Movement of net NPA	
Opening net NPA	2,661.49
- Additions during the year	2,924.14
- Reductions during the year	997.06
Closing balance of net NPA	**4,588.57**
Movement of provisions for NPA	
Opening balance	5,213.60
- Provisions made during the year	637.67
- Write-off / write-back of excess provisions	239.10
Closing balance	**5,612.17**

F. Segment-wise gross NPA as on September 30, 2025:

Sr. No.	Segment wise break up of gross NPA	Gross NPA (%) *
1.	**Retail**	
a.	Mortgages (home loans and loans against property)	44.76%
b.	Gold Loans	52.20%
c.	Vehicle Finance	0.00%
d.	MFI	0.43%
e.	M & SME	0.00%
f.	Capital market funding (loans against shares, margin funding)	0.00%
g.	Others	
h.	(i) Gramin Shakthi Loan (GSL)	0.00%
i.	(ii) Consumption Loan	0.00%
j.	(iii) Others	2.60%
2.	**Wholesale**	
a.	Infrastructure	0.00%
b.	Real Estate (including builder loans)	0.00%
c.	Promoter funding	0.00%
d.	Any other sector (as applicable)	0.00%

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Sr. No.	Segment wise break up of gross NPA	Gross NPA (%) *
e.	Others	0.00%
Total Gross NPA to Total Advances		**100%**

** Gross NPA (%) means percentage of NPAs to total advances in that sector*

G. Residual Maturity Profile of Assets and Liabilities as on March 31, 2025:

(₹ in lakhs)

Particulars	Up to 30/31 days	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years	Non-Sensitive to ALM	Total
Bank Balance other than Cash & Cash Equivalent	908.40	1,517.48	2,115.89	5,542.59	16,776.59	5,187.80	143.08	0.01	-	**32,191.85**
Advances	23,389.02	32,327.49	19,587.98	94,423.26	3,98,396.71	583.00	1,477.23	6,397.87	(7,773.57)	**5,68,808.99**
Investments	-	-	-	-	-	-	-	-	-	**-**
Debt Securities	16,893.59	4,405.86	867.51	19,526.68	24,699.53	1,44,765.03	27,362.19	7,893.91	(1,183.77)	**2,45,230.54**
Subordinated Liabilities	-	4,113.17	-	4,800.33	3,227.35	17,120.04	3,340.34	-	(12.85)	**32,588.38**
Borrowings (other than debt securities)	11,829.66	24,147.10	25,893.16	76,391.67	62,934.20	47,476.67	1,648.00	-	-	**2,50,320.45**
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	**-**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	**-**

H. (a) Details of top 20 borrowers with respect to concentration of advances as on March 31, 2025:

(in lakhs)

Particulars	Amount
Total advances to twenty largest borrowers	5,665.71
Percentage of Advances to twenty largest borrowers to Total Advances to the Company	0.98%

I. (b) Details of top 20 borrowers with respect to concentration of exposure as on March 31, 2025

(in lakhs)

Particulars	Amount	
	Secured	Unsecured
Total exposure to twenty largest borrowers	5,665.71	0.00
Percentage of exposure to twenty largest borrowers to Total exposure to the Company	0.98%	0.00%

J. Classification of loans/advances given to associates, entities/persons relating to the Board, senior management, Promoters, others, etc as on March 31, 2025

	Name of Borrower	Amount of Advance/ exposure to such borrower (₹ in lakh) (A)	Percentage of Exposure (A/ Total AUM)
	Milu Mathew	460.00	0.08%

ALM Statement latest filed with Stock Exchange

Amount In : LAKHS

Statement of Structural Liquidity As on September 30, 2025											
Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
A. OUTFLOWS											
1 Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,740.78	22,740.78
2 Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91,604.82	91,604.82
3 Gifts, Grants, Donations & Benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 Bonds & Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Borrowings	5,019.96	145.83	24,762.64	26,218.98	29,504.97	91,124.20	84,887.03	2,79,849.14	23,954.97	5,842.09	5,71,309.81
7 Current Liabilities & Provisions	1,267.42	58.31	597.05	1,947.54	142.21	1,772.70	5,435.41	12,240.77	3,697.76	972.36	28,131.53
8 Statutory Dues	322.37	103.75	67.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.62
9 Unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Deposits (i+ii)											
10 Any Other Unclaimed Amount	1.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.84
11 Debt Service Realisation Account	0.00	0.00	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	0.00	0.00
13 Outflows On Account of Off Balance Sheet (OBS) Exposure	0.00	0.00	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)	6,611.59	307.89	25,427.19	28,166.52	29,647.18	92,896.90	90,322.44	2,92,089.91	27,652.73	1,21,160.05	7,14,282.40
A1. Cumulative Outflows	**6,611.59**	**6,919.48**	**32,346.67**	**60,513.19**	**90,160.37**	**1,83,057.27**	**2,73,379.71**	**5,65,469.62**	**5,93,122.35**	**7,14,282.40**	**7,14,282.40**
B. INFLOWS											
1 Cash	3,157.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,157.02
2 Remittance in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Balances With Banks	39,238.78	380.40	1,158.20	2,391.98	3,398.41	14,221.70	10,698.44	5,181.80	102.93	0.01	76,772.65
4 Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances	3,330.16	1,612.52	14,905.53	26,072.55	23,310.58	2,24,059.39	3,12,603.09	0.00	0.00	0.00	6,05,893.82
6 Non-Performing Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,202.68	1,385.90	4,588.58
7 Inflows From Assets On Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,978.76	3,978.76
8 Fixed Assets (Excluding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,533.81	11,533.81

Assets On Lease)											
9 Other Assets :	0.22	0.00	174.60	16.36	12.85	96.07	3,119.73	2,453.10	22.99	2,461.84	8,357.76
10 Security Finance Transactions	0.00	0.00	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	0.00	0.00	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)	**45,726.18**	**1,992.92**	**16,238.33**	**28,480.89**	**26,721.84**	**2,38,377.16**	**3,26,421.26**	**7,634.90**	**3,328.60**	**19,360.32**	**7,14,282.40**
C. Mismatch (B - A)	**39,114.59**	**1,685.03**	**-9,188.86**	**314.37**	**-2,925.34**	**1,45,480.26**	**2,36,098.82**	**-2,84,455.01**	**-24,324.13**	**-1,01,799.73**	**0.00**
D. Cumulative Mismatch	**39,114.59**	**40,799.62**	**31,610.76**	**31,925.13**	**28,999.79**	**1,74,480.05**	**4,10,578.87**	**1,26,123.86**	**1,01,799.73**	**0.00**	**0.00**
E. Mismatch as % of Total Outflows	**591.61**	**547.28**	**-36.14**	**1.12**	**-9.87**	**156.60**	**261.40**	**-97.39**	**-87.96**	**-84.02**	**0.00**
F. Cumulative Mismatch as % of Cumulative Total Outflows	**591.61**	**589.63**	**97.72**	**52.76**	**32.16**	**95.31**	**150.19**	**22.30**	**17.16**	**0.00**	**0.00**

K. Others

a) Lending policy: Should contain overview of origination, risk management, monitoring and collections.

The principal form of security that we accept is household gold jewellery. We do not accept bullion, gold biscuits, gold bars; new mass-produced gold jewellery or medallions. While these restrictions narrow the pool of assets that may be provided to us as security, we believe that it provides us with the following key advantages:

It filters out spurious jewellery that may be pledged by jewellers and goldsmiths. We find that household, used jewellery is less likely to be spurious or fake.

The emotional value attached by each household to the pledged jewellery acts as a strong incentive for timely repayment of loans and revoking the pledge.

As we only accept the pledge of household jewellery, the value of the pledged gold is typically only as much as the worth of gold that is owned by an average Indian household. This prevents our exposure to large sized loans where the chances of default and subsequent losses are high.

The amount that we finance against the pledged gold jewellery is typically based on a fixed rate per gram of gold content in the jewellery. We value the gold jewellery brought by customers based on our corporate policies and guidelines. As per the policy, we grant gold loans on 22 Carat gold ornaments. However, in case the jewels that are being pledged are less than 22 carat, the branches are required to convert the carat of gold jewels to the equivalent of 22 Carat. Under no-circumstances gold ornaments below 19 carats are accepted by our Company. The rates per gram are fixed by us on weekly intervals. The actual loan amount varies according to the type of jewellery pledged. While jewellery can be appraised based on a variety of factors, such as total weight, weight of gold content, production cost, style, brand and value of any gemstones, we appraise the gold jewellery solely based on its gold content. Our Gold Loans are, therefore, generally well collateralized because the actual value of the gold jewellery is higher than our appraised value of the gold jewellery when the loan is disbursed. The amount we lend against an item and the total value of the pledged gold we hold fluctuates according to the market price of gold. An increase in the price of gold will not automatically result in an increase in the value of our Gold Loan portfolio unless the rate per gram is revised by our Corporate Office. It only results in a favourable movement in the value of the security, pledged with us. Similarly, since adequate margins are built in at the time of the loan disbursement and owing to the short tenure of these loans, on average, a decrease in the price of gold generally has little impact on our interest income. However, a sustained decrease in the market price of gold could cause a decrease in the growth rate of Gold Loans in our loan portfolio.

Our Gold Loans have tenure of 9 months. However, customers may redeem the loan at any time. As per the current policy of our Company, interest is to be paid in accordance with the scheme. In the event that a loan is not repaid on time and after providing due notice to the customer, the unredeemed pledged gold is disposed-off, on behalf of the customer in satisfaction of the principal and interest charges in accordance with the applicable RBI guidelines. Any surplus arising out of the disposal of the pledged gold is refunded to the customer or is appropriated towards any other liability by the borrower. In the event that the recoverable amount is more than the realizable value of the pledged gold, the customer remains liable for the shortfall.

The processes involved in approving and disbursing a Gold Loan are divided into three phases:

- Pre-disbursement;
- Post disbursement; and
- Release of the pledge.

Pre-disbursement process

Gold Loan appraisal of a customer involves the following steps;

a) Customer identification
b) KYC Documentation
c) Security appraisal
d) Documentation

Post-disbursement process

The period/tenure for a Gold Loans is up to 12 months. Timely interest collection and closing of accounts within the specified period is vital for the successful and smooth functioning of gold loan companies like that of ours. To ensure this, the branches regularly follow up with their gold loan customers through notices served at 3 months (ordinary notice), 6 months (registered notice), 9 months (registered notice with acknowledgement due) as well as personal contacts directly and over the phone.

Branch security and safety measures: Electronic Security System

Branches are normally equipped with security devices (Alarms) which automatically alert the branch manager, regional manager as well as the nearest police station in the event of any theft attempts.

The gold pledged as security is insured with an insurance company. Our Company makes periodic analysis and revises the insurance policy as per the value/quantity of the gold.

Release of pledge

Once a loan is fully repaid, the pledged gold jewellery is returned to the customer. The customer has to be present personally along with the gold loan token, at the branch where the pledge was originally made. The branch will verify the person with the photo taken at the time of pledge and confirm that there is no foul play and the amount to be paid is informed to the customer from the software and clarifies doubts if any on the amount demanded. The customer pays the amount at the cash counter and the ornaments are taken out of the safe and handed over to the customer after confirming them with the list of ornaments mentioned in the token and gold loan application form.

5.24 Financial Information

(a) **The audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both a standalone and consolidated basis for a period of three completed years and unaudited financial statements for the period ended September 30, 2025:**

The above financial statements shall be accompanied with the Auditor's Report along with the requisite schedules, footnotes, summary etc.

The audited financial statements of the Issuer for the year ended March 31, 2025, March 31, 2024, and March 31, 2023, along with the unaudited financial statements for the period ended September 30, 2025, are set out in Annexure V hereto.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

As set out in Annexure V hereinbelow.

(b) **However, if the issuer being a listed REIT/listed InvIT has been in existence for a period less than three completed years and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and interim period, then the combined financial statements need to be disclosed for the periods when such historical financial statements are not available.**

NA

(c) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, may disclose unaudited limited review financial information for the stub period in the format as prescribed therein with limited review report in the General Information Document, as filed with the stock exchanges, instead of audited financial statements for stub period, subject to making necessary disclosures in this regard in General Information Document including risk factors.**

Please refer to **Annexure V** for the financial statements for the financial year ending March 31, 2025, March 31, 2024, and March 31, 2023, along with the unaudited financial statements for the period ended September 30, 2025.

(d) **Issuers other than unlisted REITs / unlisted InvITs desirous of issuing debt securities on private placement basis and who are in existence for less than three years may disclose financial statements mentioned at (a) above for such period of existence, subject to the following conditions:**

(i) The issue is made on the EBP platform irrespective of the issue size; and

(ii) The issue is open for subscription only to Qualified Institutional Buyers.

Not Applicable as the Issuer has been in existence for a period of more that 3 (three) years prior to the date of this General Information Document.

5.24 Any material event/ development or change having implications on the financials/ credit quality (e.g. any material regulatory proceedings against the Issuer/ promoters, tax litigations resulting in material liabilities, corporate restructuring event etc.) at the time of Issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible securities / commercial papers.

The Issuer hereby declares that there has been no material event, development or change on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue, which may affect the Issue or the Investor's decision to invest/ continue to invest in the debt securities of the Issuer.

5.25 Any litigation or legal action pending or taken by a Government Department or a statutory body or a regulatory body during the last three years immediately preceding the year of the issue of offer document against the promoter of the Company;

Mathew K. Cherian

1. The Assistant Commissioner of Income Tax, Kottayam ("**AO**") passed an Order dated December 31, 2017 ("**Order**") for the Assessment Year 2015-2016 assessing the total income at ₹1,113.52 lakhs from other sources and raising a demand of ₹571.83 lakhs against Mathew K. Cherian ("**Promoter**"). Our Promoter filed an appeal bearing number 3592 of 2018 dated January 30, 2018 ("**Appeal**") before the High Court of Kerala ("**High Court**") inter-alia praying that the Order be quashed. The High Court vide order dated February 2, 2018 ("**HC Order**"), dismissed the Appeal, directing the Promoter to file an appeal before the Commissioner of Income Tax (Appeals) Cochin ("**CIT-A**"). Thereafter, our Promoter filed an appeal along with an application for condonation of delay dated February 5, 2018 before the CIT-A. The AO has completed a fresh assessment for the Assessment Year 2015-16 and passed an order dated December 30, 2019 under section 143(3) of the Income Tax Act, 1961 ("**Act**") read with section 153A of the Act, raising an additional demand of ₹1,187.87 lakhs. The AO vide an order dated November 14, 2022, passed under section 143(3) of the Act read with section 153A of the Act, found the additional demand of ₹1,187.87 lakhs to be erroneous and rectified the same by invoking the provisions of section 154 of the Act and accordingly ordered our Promoter to pay the balance demand of ₹571.83 lakhs. The matter is currently pending.

5.26 Details of default and non-payment of statutory dues for the preceding three financial years and current financial year

NA

5.27 Details of pending litigation involving the issuer, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities and/or nonconvertible redeemable preference shares.

Please refer to Annexure XII

5.28 Details of acts of material frauds committed against the Company in the preceding 3 (three) financial years and current financial year, if any, and if so, the action taken by the Company:

Please refer to Annexure XII

5.29 Details of pending proceedings initiated against the Company for economic offences, if any.

No

5.30 Consent of directors, auditors, bankers to issue, trustees, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts.

This has been procured to the extent applicable.

5.31 The name(s) of the debentures trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with copy of the consent letter from the debenture trustee.

As specified in the relevant Key Information Document.

5.32 Details of credit rating along with reference to the rating letter issued (not older than one month on the date of opening of the issue) by the rating agencies in relation to the issue shall be disclosed. The detailed press release of the Credit Rating Agencies along with rating rationale(s) adopted (not older than one year on the date of opening of the issue) shall also be disclosed.

As specified in the relevant Key Information Document.

5.33 If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the General Information Document.

As specified in the relevant Key Information Document.

5.34 Disclosure of Cash flow with date of interest/dividend/ redemption payment as per day count convention

(a) ***The day count convention for dates on which the payments in relation to the nonconvertible securities which need to be made:***

Coupon and all other charges shall accrue based on actual/actual day count convention in accordance with Chapter III (*Day count convention, disclosure of cash flows and other disclosures in the offer document*) of the SEBI circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*", as may be amended and modified from time to time;

(b) ***Procedure and time schedule for allotment and issue of securities:***

Please refer to the column on "*Issue Timing*" under Section 5.38 (*Issue Details*) of this General Information Document; and

(c) ***Cash flows emanating from the non-convertible securities shall be mentioned in the General Information Document, by way of an illustration:***

The cashflows emanating from the Non-Convertible Securities, by way of an illustration, are set out in the respective Key Information Document.

5.35 Name(s) of the stock exchange(s) where the non-convertible securities are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s). If non-convertible securities are proposed to be listed on more than one stock exchange(s) then the issuer shall specify the designated stock exchange for the issue. The issuer shall specify the stock exchange where the recovery expense fund is being/has been created as specified by the Board:

The Non-Convertible Securities are proposed to be listed on the WDM segment of the BSE. The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

The Issuer has obtained the in-principle approval for the listing of the Non-Convertible Securities from BSE and the same is annexed in **Annexure VI** hereto. Pursuant to applicable SEBI regulations for Debenture Trustee, as amended, our Company shall create a recovery expense fund. Our Company shall deposit in the recovery expense fund an amount equal to 0.01% of the issue size, subject to maximum of ₹25 lakhs. The recovery expense fund may be utilised by Debenture Trustee, in the event of default by our Company under the terms of the Debenture Trust Deed, for taking appropriate legal action to enforce the security.

The Non-Convertible Securities are not proposed to be listed on more than one stock exchange.

5.36 Other details:

(a) **Creation of Debenture Redemption Reserve** ("**DRR**") – **relevant legislations and applicability:**

(i) The Company hereby agrees and undertakes that, if required under Applicable Law, it will create a debenture redemption reserve ("**DRR**") in accordance with the provisions of the Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.

(ii) If any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR prior to the Final Settlement Date, then the Company shall comply with such guidelines and shall do all deeds, acts and things as may be required by the Debenture Trustee in respect of the creation and maintenance of the DRR.

(iii) Where applicable, the Company shall submit to the Debenture Trustee a certificate duly certified by a chartered accountant certifying that the Company has transferred the required amount to the DRR at the end of each Financial Year.

(iv) In addition to the above, to the extent required by Applicable Law, the Company shall, in any Financial Year, in respect of any amounts of the Non-Convertible Securities maturing in such Financial Year, invest or deposit amounts up to such thresholds as may be prescribed by Applicable Law and in such form and manner as prescribed therein and within the time periods prescribed therein.

(b) **Issue / instrument specific regulations - relevant details (Companies Act, Reserve Bank of India guidelines etc.):**

The Issue of Non-Convertible Securities shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI ILNCS Regulations, the SEBI Debenture Trustees Master Circular, the LODR Regulations the NBFC Directions, the NCD Issuance Directions and the applicable guidelines and directions issued by the RBI and SEBI.

(c) **Default in payment**:

Please refer to the terms and conditions of the Non-Convertible Securities set out in Section 5.38 (Issue Details) of this General Information Document.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

As specified in the relevant Key Information Document.

(d) **Delay in listing:**

In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*" (as amended and modified from time to time), the Issuer confirms that in the event there is any delay in listing of the Non-Convertible Securities beyond (T+3) working days, wherein "**T**" shall be referred to the issue closing date, the Company will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Non-Convertible Securities until the listing of the Non-Convertible Securities is completed.

(e) **Delay in allotment of securities**:

(i) The Issuer shall ensure that the Non-Convertible Securities are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.

(ii) If the Issuer fails to allot the Non-Convertible Securities to the Applicants within 60 (sixty) calendar days from the date of receipt of the Application Monies ("**Allotment Period**"), it shall repay the Application Monies to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").

(iii) If the Issuer fails to repay the Application Monies within the Repayment Period, then Issuer shall be liable to repay the Application Monies along with interest at the applicable Interest Rate or 12% (twelve percent) per annum, whichever is higher, from the expiry of the Allotment Period.

(f) **Issue details**:

Please refer to Section 5.38 (*Issue Details*) of this General Information Document

(g) **Application process:**

The application process for the Issue is as provided in Section 8 of this General Information Document.

(h) **Disclosure prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 but not contained in this schedule, if any**:

All disclosures under Form No. PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been set out in Section 10.

(i) **Project details: gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project**:

Not Applicable

5.37 A statement containing particulars of the dates of, and parties to all material contracts, agreements:

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The following contracts, not being contracts entered into in the ordinary course of business carried on by the Company or entered into more than 2 (Two) years before the date of this General Information Document, which are or may be deemed material, have been entered into by the Company.

The contracts and documents referred to hereunder are material to the Issue, may be inspected at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

S. No.	Nature of Contract
1.	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2.	Copy of the respective resolution passed by the board of directors or respective committee to the Board of the Company authorizing the issuance of the Debentures and commercial papaers. In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
3.	Board Resolution authorizing the respective Tranche/Issuance of Debentures offered under the terms of this Key Information Document shall be as more particularly as set out in the relevant Key Information Document, from time to time.
4.	Copies of the resolutions passed by the shareholders of the Company at the Annual General Meeting under Section 180(1)(a) and Section 180(1)(c) of the Act held on March 9, 2023, authorising the Company to borrow, upon such terms as the board may think fit, up to an aggregate limit of INR 12,000 Crores /- (Indian Rupees Twelve Thousand Crores Only). In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
5.	Copies of Annual Reports of the Company for the last three financial years.
6.	Credit rating letter from the Rating Agency as specified in the respective Key Information Document.
7.	Letter from Debenture Trustee giving its consent to act as Debenture Trustee ("Consent Letter") as specified in the respective Key Information Document.
8.	Letter for Register and Transfer Agent as specified in the respective Key Information Document
9.	Certified true copy of the certificate of incorporation of the Company.
10.	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL/CDSL.
11.	Copy of application made to BSE for grant of in-principle approval for listing of Non-Convertible Securities.
12.	Relevant Tranche/Issuance Debenture Trustee Agreement to be executed by the Issuer and the Debenture Trustee.
13.	Relevant Tranche/Issuance Debenture Trust Deed to be executed by the Issuer and the Debenture Trustee.
14.	Relevant Tranche/Issuance Deed of Hypothecation(s) to be executed by the Issuer and the Debenture Trustee.
15.	Any other document as deemed relevant and applicable.

5.38 Issue Details applicable for this first issuance of the Debentures under the General Information Document. The issue details of the subsequent issuance of the relevant Non-Convertible Securities shall be set out in the relevant Key Information Document that shall be issued from time to time.

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Security Name (*Name of the non-convertible securities which includes Coupon / dividend, Issuer Name and maturity year*)	As specified in the relevant Key Information Document.
Issuer	Kosamattam Finance Limited
Type of Instrument	As specified in the relevant Key Information Document.
Nature of Instrument (Secured or Unsecured)	As specified in the relevant Key Information Document.
Seniority (Senior or subordinated)	As specified in the relevant Key Information Document.
Eligible Investors	As specified in the relevant Key Information Document.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	As specified in the relevant Key Information Document.

(a) The Issuer shall submit all duly completed documents to the BSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and procure permission for listing of the Non-Convertible Securities from the Stock Exchange within (T+3) working days, wherein "**T**" shall be referred to the issue closing date ("**Listing Period**") of the relevant Tranche / Issuance of Debentures.

(b) The Issuer shall ensure that the Non-Convertible Securities continue to be listed on the wholesale debt market segment of the BSE.

(c) In the event there is any delay in listing of the Debentures beyond (T+3) working days, wherein "**T**" shall be referred to the issue closing date of the relevant issuance of the Debenture, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

Rating of Instrument	As specified in the relevant Key Information Document.
Minimum Subscription	As specified in the relevant Key Information Document.
Option to retain oversubscription (Amount)	As specified in the relevant Key Information Document.
Objects of the Issue / Purpose for which there is requirement of funds	As specified in the relevant Key Information Document.

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In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the prescribed format:	As specified in the relevant Key Information Document.
Details of the utilization of the Proceeds	As specified in the relevant Key Information Document.
Coupon Rate	As specified in the relevant Key Information Document.
Step Up Coupon Rate	As specified in the relevant Key Information Document.
Coupon Payment Frequency	As specified in the relevant Key Information Document.
Coupon Payment Dates	As specified in the relevant Key Information Document.
Coupon Type (Fixed, floating or other structure)	As specified in the relevant Key Information Document.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.)	As specified in the relevant Key Information Document.
Day Count Basis (Actual / Actual)	Actual / Actual. The Coupon (if any) shall be computed on the basis of actual number of days elapsed in a year, for this purpose a year shall comprise of a period of 365 (Three Hundred and Sixty-Five) days. In case of a leap year, if 29th February of the relevant leap year falls during the Tenor of the Non-Convertible Securities, then the number of days shall be reckoned as 366 (Three Hundred and Sixty-Six) days for the one-year period.
Interest on Application Monies	As specified in the relevant Key Information Document.
Default Interest Rate	As specified in the relevant Key Information Document.
Tenor	As specified in the relevant Key Information Document.
Redemption Date / Maturity Date	As specified in the relevant Key Information Document.
Redemption Amount	As specified in the relevant Key Information Document.
Early Redemption/ Mandatory Redemption	As specified in the relevant Key Information Document.
Early Redemption Date/ Mandatory Redemption	As specified in the relevant Key Information Document.

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Early Redemption Notice	As specified in the relevant Key Information Document.
Voluntary Redemption	As specified in the relevant Key Information Document.
Redemption Premium/ Discount	As specified in the relevant Key Information Document.
Issue Price	As specified in the relevant Key Information Document.
Discount at which security is issued and the effective yield as a result of such discount	As specified in the relevant Key Information Document.
Premium / Discount at which security is redeemed and the effective yield as a result of such premium / discount	As specified in the relevant Key Information Document.
Put Date	As specified in the relevant Key Information Document.
Put Price	As specified in the relevant Key Information Document.
Call Date	As specified in the relevant Key Information Document.
Call Price	As specified in the relevant Key Information Document.
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	As specified in the relevant Key Information Document.
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	As specified in the relevant Key Information Document.
Face Value	As specified in the relevant Key Information Document.
Minimum Application and in multiples of thereafter	As specified in the relevant Key Information Document.
Issue Timing 1) Issue Opening Date 2) Issue Closing Date 3) Date of earliest closing of the Issue, if any 4) Pay-in Date 5) Deemed Date of Allotment	As specified in the relevant Key Information Document.
Settlement mode of the Instrument	As specified in the relevant Key Information Document.
Depositories	NSDL and / or CDSL

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Disclosure of Interest / Dividend / Redemption Dates	As specified in the relevant Key Information Document.
Record Date	As specified in the relevant Key Information Document.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	**Representations and Warranties** As shall be more particularly set out in the respective Key Information Document. **Affirmative Covenants** As shall be more particularly set out in the respective Key Information Document. **Negative Covenants** As shall be more particularly set out in the respective Key Information Document. **Reporting Covenants** As shall be more particularly set out in the respective Key Information Document. **Financial Covenants** As shall be more particularly set out in the respective Key Information Document.
Description regarding Security (whereapplicable) including type of security (movable / immovable / tangible etc.), type of charge (pledge / hypothecation / mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the General Information Document.	In respect of those Debentures which areissued as Secured Debentures: **Type of security and charge:** As specified in the relevant Key Information Document. **Date of creation of security/likely date of creation of security:** Prior to the listing of the relevant Tranche/Issuance of Secured Debentures **Minimum security cover:** As specified in the relevant Key Information Document. **Replacement of security:** As specified in the relevant Key Information Document. **Revaluation of security:** As specified in the relevant Key Information Document. **Interest to the Debenture Holder over and above the Coupon rate:** As specified in the relevant Key Information Document.
Transaction Documents	As specified in the relevant Key Information Document.
Conditions Precedent to Disbursement	As specified in the relevant Key Information Document.

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Conditions Subsequent to Disbursement	As specified in the relevant Key Information Document.
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	As shall be more particularly set out in the respective Key Information Document.
Creation of recovery expense fund	Details and purpose of the recovery expense fund (a) The Issuer shall create and maintain the Recovery Expense Fund up to the amounts prescribed under the SEBI Debenture Trustees Master Circular, in accordance with and within the timelines prescribed in the Chapter IV of the SEBI Debenture Trustees Master Circular. The Issuer proposing to list debt securities shall deposit an amount equal to 0.01% of the Tranche/Issuance issue size of the Secured Debentures subject to maximum of INR 25,00,000/- (Indian Rupees Twenty-Five Lakhs only) per issuer towards the recovery expense fund with the 'Designated Stock Exchange', pursuant to the SEBI Debenture Trustees Master Circular, as may be amended from time to time. (b) The Recovery Expense Fund shall be created to enable the Debenture Trustee to take prompt action in relation to the enforcement of the Security in accordance with the Transaction Documents. (c) The amounts in the Recovery Expense Fund shall be utilised in the manner as may be prescribed by the Debenture Holders by a Special Resolution duly passed at the meeting of the Debenture Holders held in accordance with the provisions set out in the Transaction Documents. (d) On the occurrence of an Event of Default, if the Security is proposed to be enforced, the Debenture Trustee shall follow the procedure set out in the SEBI Debenture Trustees Master Circular for utilisation of the Recovery Expense Fund.
Conditions for breach of covenants (as Specified in the relevant Tranche/ Issuance Debenture Trust Deed)	As shall be more particularly set out in the respective Key Information Document.
Provisions related to Cross Default Clause	As specified in the relevant Key Information Document.
Role and Responsibilities of Debenture Trustee	As specified in the relevant Key Information Document.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Risk factors pertaining to the issue	Please refer to Section 3 (*Risk Factors*) of this General Information Document
Governing Law	As specified in the relevant Key Information Document.
Additional Disclosures (Security Creation)	As specified in the relevant Key Information Document.
Additional Disclosures (Default in Payment)	As specified in the relevant Key Information Document.
Additional Disclosures (Delay in Listing)	In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*" (as amended and modified from time to time), the Issuer confirms that In the event there is any delay in listing of the Non-Convertible Securities beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment the Non-Convertible Securities until the listing of the Non-Convertible Securities is completed.

Note:

1. If there is any change in Coupon Rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new Coupon Rate and events which lead to such change should be disclosed.

2. The list of documents which has been executed in connection with the issue and subscription of debt securities shall be annexed to the Key Information Document.

3. While the Secured Debentures are secured to the tune of at least 100% (One Hundred percent) of the principal and interest amount or as per the terms of General Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.

4. The Issuer shall provide granular disclosures in the relevant Key Information Document, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

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As specified in the relevant Key Information Document.

5. **Future Borrowings**

As specified in the relevant Key Information Document.

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SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

The following disclosures shall be made if the issuer or its promoter or director is declared wilful defaulter:

(A) **Name of the bank declaring the entity as a Wilful Defaulter**: NA

(B) **The year in which the entity is declared as a Wilful Defaulter**: NA

(C) **Outstanding amount when the entity is declared as a Wilful Defaulter**: NA

(D) **Name of the entity declared as a Wilful Defaulter**: NA

(E) **Steps taken, if any, for the removal from the list of wilful defaulters**: NA

(F) **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions**: NA

(G) **Any other disclosure as specified by SEBI:** NA

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SECTION 6A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

6A.1 Certain confirmations in respect of commercial papers:

For the purposes of Chapter VI of the SEBI Debt Listing Regulations and Regulation 51 of the SEBI Debt Listing Regulations, the Issuer confirms:

a. that the General Information Document applies for the issuance of CPs;
b. for each issuance of CPs, if so required, it will issue a key information document or such other disclosure document as may be required/prescribed with such disclosures as may be specified by the Securities and Exchange Board of India;
c. the Issuer has obtained Securities and Exchange Board of India Complaints Redress System (SCORES) authentication, and will use such authentication for the issuance and listing of CPs; and
d. in respect of every issuance of CPs, it shall pay the fees specified in Schedule VI of the SEBI Debt Listing Regulations prior to the listing of the CPs.

6A.2 Additional disclosures in respect of each tranche of Commercial Papers (CPs)

a) Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.

To be set out in the key information document/letter of offer/prescribed disclosure document for the relevant issuance of CPs.

b) **Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years**.

To be set out in the key information document/letter of offer/prescribed disclosure document for the relevant issuance of CPs.

c) End-use of funds.

To be set out in the key information document/letter of offer/prescribed disclosure document for the relevant issuance of CPs.

d) Credit Support/enhancement (if any)

i. Details of instrument, amount, guarantor company
ii. Copy of the executed guarantee
iii. Net worth of the guarantor company
iv. Names of companies to which guarantor has issued similar guarantee
v. Extent of the guarantee offered by the guarantor company

vi. Conditions under which the guarantee will be invoked

To be set out in the key information document/letter of offer/prescribed disclosure document for the relevant issuance of CPs

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 Transaction Documents

The following documents shall be executed in relation to the Issue ("**Transaction Documents**"): \

(a) Debenture Trustee Agreement, each of the agreements executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the respective Tranche/Issuance of the Debentures. ("**Debenture Trustee Agreement**");

(b) Debenture Trust cum Hypothecation Deed: This deed encompasses each of the trust deeds executed/to be executed by and between the Debenture Trustee and the Issuer, setting out the terms upon which the respective Tranche/Issuance of the Debentures are being issued, and includes the representations, warranties, and covenants to be provided by the Issuer. It also includes each of the unattested/attested deeds of hypothecation dated on or around the date of the relevant Debenture Trust Deed to create a charge over the Hypothecated Assets or such other assets as specified for the respective Tranche/Issuance of Debentures (if applicable), executed between the Issuer and the Debenture Trustee to secure the Secured Obligations in relation to the respective Tranche/Issuance of the Secured Debentures. ("**Debenture Trust cum Hypothecation Deed**")

(c) Such other documents as agreed between the Issuer and the Debenture Trustee for each of the respective issuance.

7.2 Representations and Warranties of the Issuer

As specified in the relevant Key Information Document.

7.3 COVENANTS OF THE ISSUER:

(a) **AFFIRMATIVE COVENANTS**

As specified in the relevant Key Information Document.

(b) **NEGATIVE COVENANTS**

As specified in the relevant Key Information Document.

(c) **REPORTING COVENANTS**

As specified in the relevant Key Information Document.

(d) **FINANCIAL COVENANTS**

As specified in the relevant Key Information Document.

7.4 EVENTS OF DEFAULT

As specified in the relevant Key Information Document.

7.5 CONSEQUENCES OF EVENTS OF DEFAULT AND REMEDIES

As specified in the relevant Key Information Document.

7.6 KEY TERMS IN RELATION TO DEBENTURE TRUSTEE

(i) **Terms and conditions of Debenture Trustee Agreement including fees charged by Debenture Trustee and details of security to be created -** As specified in the respective Key Information Document.

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(ii) **Terms and process of carrying out due diligence by the Debenture Trustee -** As specified in the respective Key Information Document.

(iii) **"Debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository, etc. as applicable, or is independently verifiable by the debenture trustee." The security for the NCDs shall be as per the relevant Key Information Document.**

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SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

The Non-Convertible Securities being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of this General Information Document, Application Form and other terms and conditions as may be incorporated in the Transaction Documents.

8.1 Mode of Transfer/Transmission of Debentures

The Debentures shall be transferable freely; however, it is clarified that no Investor shall be entitled to transfer the Debentures to a person who is not entitled to subscribe to the Debentures. The Debenture(s) shall be transferred and/or transmitted in accordance with the applicable provisions of the Act and other applicable laws. The Debentures held in dematerialized form shall be transferred subject to and in accordance with the rules/procedures as prescribed by NSDL and CDSL and the relevant DPs of the transferor or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, amounts due will be paid/redemption will be made to the person, whose name appears in the Register of Debenture Holders maintained by the R&T Agent as on the Record Date, under all circumstances. In cases where the transfer formalities have not been completed by the transferor, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Issuer. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in dematerialised form. The seller should give delivery instructions containing details of the buyer's DP account to his DP.

8.2 Non-Convertible Securities held in Dematerialised Form

The Non-Convertible Securities shall be held in dematerialised form and no action is required on the part of the Non-Convertible Securities Holder(s) for redemption purposes and the redemption proceeds will be paid by cheque/NEFT/RTGS to those Debenture Holder(s) whose names appear on the list of beneficiaries maintained by the R&T Agent. The names would be as per the R&T Agent's records on the Record Date fixed for the purpose of redemption. All such Non-Convertible Securities will be simultaneously redeemed through appropriate debit corporate action.

The list of beneficiaries as of the relevant Record Date setting out the relevant beneficiaries' name and account number, address, bank details and DP's identification number will be given by the R&T Agent to the Issuer. If permitted, the Issuer may transfer payments required to be made in any relation by NEFT/RTGS to the bank account of the Debenture Holder(s) for redemption payments.

8.3 Sharing of Information

The Issuer may, at its option, but subject to applicable laws, use on its own, as well as exchange, share or part with any financial or other information about the Debenture Holder(s) available with the Issuer, with its subsidiaries and affiliates and other banks, financial institutions, credit bureaus, agencies, statutory bodies, as may be required and neither the Issuer nor its subsidiaries and affiliates nor their agents shall be liable for use of the aforesaid information.

8.4 Non-Convertible Securities Holder not a Shareholder

The Debenture Holder(s) shall not be entitled to any right and privileges of shareholders other than those available to them under the Act. The Non-Convertible Securities shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

8.5 Modification of Non-Convertible Securities

The Debenture Trustee and the Issuer will agree to make any modifications in the General Information Document which, in the opinion of the Debenture Trustee, is of a formal, minor or technical nature or is to correct a manifest error.

Any other change or modification to the terms of the Non-Convertible Securities shall require approval by the Majority Debenture Holders.

8.6 Right to accept or reject Applications

The Board of Directors reserves its full, unqualified and absolute right to accept or reject any application for subscription to the Non-Convertible Securities, in part or in full, without assigning any reason thereof.

8.7 Notices

Any notice in respect of the Non-Convertible Securities may be served by the Issuer upon the Debenture Trustee/Debenture Holders in accordance with the terms of the Transaction Documents.

8.8 Issue Procedure

Only Eligible Investors as given hereunder may apply for the Non-Convertible Securities by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Non-Convertible Securities that can be applied for and the multiples thereof shall be set out in the Application Form. No application can be made for a fraction of a Debenture. Application Forms should be duly completed in all respects and applications not completed in the said manner are liable to be rejected. The name of the applicant's bank, type of account and account number must be duly completed by the applicant. This is required for the applicant's own safety and these details will be printed on the refund orders and /or redemptions warrants.

Depending upon the issue size under this General Information Document read along with the relevant Key Information Document, the issuance shall be subject to compliance with EBP Guidelines. The Issuance has to be complied with the provisions of EBP mechanism, if the issue size exceeds the prescribed threshold. As of the date of this General Information Document, the prescribed threshold is INR 50,00,00,000/- (Indian Rupees Fifty Crores Only). Until the aggregate issue size does not exceed the above threshold in a given financial year, the EBP Guidelines will not be applicable. Upon the issue size exceeding the above threshold in a given financial year, the Issuer shall comply with the EBP Guidelines.

In case the EBP Guidelines are applicable, the final subscription to the Non-Convertible Securities shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:

Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	Base Issue Size – As specified in the relevant Key Information Document. Green shoe option – As specified in the relevant Key Information Document.
Bid opening and closing date	Bid opening date: As specified in the relevant Key Information Document. Bid closing date: As specified in the relevant Key Information Document.
Minimum Bid Lot	As specified in the relevant Key Information Document.
Manner of bidding in the Issue	As specified in the relevant Key Information Document.
Manner of allotment in the Issue	As specified in the relevant Key Information Document

Manner of settlement in the Issue	As specified in the relevant Key Information Document
Settlement Cycle	As specified in the relevant Key Information Document

8.9 Process flow of settlement:

As specified in the relevant Key Information Document.

8.10 Application Procedure

Potential Investors will be invited to subscribe by way of the Application Form prescribed in the General Information Document during the period between the Issue Opening Date and the Issue Closing Date (both dates inclusive). The Issuer reserves the right to change the issue schedule including the Deemed Date of Allotment at its sole discretion, without giving any reasons. The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule, and the procedure will be subject to the EBP Guidelines, if applicable.

8.11 Fictitious Applications

All fictitious applications will be rejected.

8.12 Basis of Allotment

In case of EBP:

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. In case of over subscription, allotment shall be made on a "price time priority basis" in accordance with the EBP Guidelines. The investors will be required to remit the funds in the account of the ICCL as well as submit the duly completed Application Form along with other necessary documents to the Issuer by the Deemed Date of Allotment.

In case of Non-EBP:

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. Subject to the aforesaid, in case of over subscription, priority will be given to the potential investors on a first come first serve basis. The investors will be required to remit the funds as well as submit the duly completed Application Form along with other necessary documents to the Issuer by the Deemed Date of Allotment.

8.13 Payment Instructions

As specified in the relevant Key Information Document.

8.14 Eligible Investors

As specified in the relevant Key Information Document.

8.15 Procedure for Applying for Dematerialised Facility

(a) The applicant must have at least one beneficiary account with any of the DP's of NSDL and CDSL prior to making the application.

(b) The applicant must necessarily fill in the details (including the beneficiary account number and DP – ID) appearing in the Application Form under the heading "Details for Issue of NonConvertible Securities in Electronic/Dematerialised Form".

(c) Non-Convertible Securities allotted to an applicant will be credited to the applicant's respective beneficiary account(s) with the DP.

(d) For subscribing to the Non-Convertible Securities, names in the Application Form should be identical to those appearing in the details in the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details maintained with the DP.

(e) Non-transferable allotment advice/refund orders will be directly sent to the applicant by the Registrar and Transfer Agent to the Issue.

(f) If incomplete/incorrect details are given under the heading "Details for Issue of Non-Convertible Securities in Electronic/Dematerialised Form" in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Issuer.

(g) For allotment of Non-Convertible Securities, the address, nomination details and other details of the applicant as registered with his/her DP shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of his/her demographic details given in the Application Form vis-a-vis those with his/her DP. In case the information is incorrect or insufficient, the Issuer would not be liable for the losses, if any.

(h) The redemption amount or other benefits would be paid to those Debenture Holders whose names appear on the list of beneficial owners maintained by the R&T Agent as on the Record Date. In case of those Non-Convertible Securities for which the beneficial owner is not identified in the records of the R&T Agent as on the Record Date, the Issuer would keep in abeyance the payment of the redemption amount or other benefits, until such time that the beneficial owner is identified by the R&T Agent and conveyed to the Issuer, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

8.16 Depository Arrangements

The Issuer shall make necessary arrangement with CDSL and NSDL for issue and holding of Debenture in dematerialised form.

8.17 List of Beneficiaries

The Issuer shall request the R&T Agent to provide a list of beneficiaries as at the end of each Record Date. This shall be the list, which will be used for payment or repayment of redemption monies.

8.18 Application under Power of Attorney

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signature(s) of all the authorized signatories of the Investor and the tax exemption certificate/document of the Investor, if any, must be lodged along with the submission of the completed Application Form. Further modifications/additions in the power of attorney or authority should be notified to the Issuer or to its agents or to such other person(s) at such other address(es) as may be specified by the Issuer from time to time through a suitable communication.

In case of an application made by companies under a power of attorney or resolution or authority, a certified true copy thereof along with memorandum and articles of association and/or bye-laws along with other constitutional documents must be attached to the Application Form at the time of making the application, failing which, the Issuer reserves the full, unqualified and absolute right to accept or reject any application in whole or in part and in either case without assigning any reason thereto. Names and specimen signatures of all the authorized signatories must also be lodged along with the submission of the completed Application Form.

8.19 Procedure for application by Mutual Funds and Multiple Applications

In case of applications by mutual funds and venture capital funds, a separate application must be made in respect of each scheme of an Indian mutual fund/venture capital fund registered with the SEBI and such applications will not be treated as multiple application, provided that the application made by the asset management company/trustee/custodian clearly indicated their intention as to the scheme for which the application has been made.

The Application Forms duly filled shall clearly indicate the name of the concerned scheme for which application is being made and must be accompanied by certified true copies of:

(a) SEBI registration certificate

(b) Resolution authorizing investment and containing operating instructions

(c) Specimen signature of authorized signatories

8.20 Documents to be provided by Investors

Investors need to submit the following documents, as applicable:

(a) Memorandum and Articles of Association or other constitutional documents

(b) Resolution authorising investment

(c) Certified true copy of the Power of Attorney to custodian

(d) Specimen signatures of the authorised signatories

(e) SEBI registration certificate (for Mutual Funds)

(f) Copy of PAN card

(g) Application Form (including EFT/RTGS details)

8.21 Applications to be accompanied with Bank Account Details

Every application shall be required to be accompanied by the bank account details of the applicant and the magnetic ink character reader code of the bank for the purpose of availing direct credit of redemption amount and all other amounts payable to the Debenture Holder(s) through cheque/NEFT/ RTGS.

8.22 Succession

In the event of winding up of a Debenture Holder (being a company), the Issuer will recognise the legal representative as having title to the Debenture(s). The Issuer shall not be bound to recognize such legal representative as having title to the Debenture(s), unless they obtain legal representation, from a court in India having jurisdiction over the matter.

The Issuer may, in its absolute discretion, where it thinks fit, dispense with production of such legal representation, in order to recognise any person as being entitled to the Debenture(s) standing in the name of the concerned Debenture Holder on the production of sufficient documentary proof and an indemnity.

8.23 Mode of Payment

All payments must be made through cheque(s) demand draft(s), NEFT/RTGS as set out in the Application Form.

8.24 Effect of Holidays

(a) If any Due Date on which any interest or additional interest is payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the immediately succeeding Business Day.

(b) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the immediately preceding Business Day.

(c) If the Final Redemption Date falls on a day which is not a Business Day, the payment of any amounts in respect of any interest and the Outstanding Principal Amounts to be made shall be made on the immediately preceding Business Day.

8.25 Tax Deduction at Source

(a) All payments to be made by the Company to the Debenture Holders under the Transaction Documents shall be made free and clear of and without any Tax Deduction unless the Company is required to make a Tax Deduction pursuant to Applicable Law.

(b) The Company shall promptly upon becoming aware that it must make a Tax Deduction (or that there is any change in the rate or the basis of a Tax Deduction) notify the Debenture Trustee accordingly.

(c) If the Company is required to make a Tax Deduction, it shall make that Tax Deduction and any payment required in connection with that Tax Deduction within the time allowed and in the minimum amount required by Applicable Law.

(d) Within the earlier of (A) 60 (sixty) days of making either a Tax Deduction or any payment required in connection with that Tax Deduction or (B) 60 (sixty) days of each Due Date, the Company shall deliver to the Debenture Trustee evidence reasonably satisfactory to the Debenture Trustee that the Tax Deduction has been made or (as applicable) any appropriate payment paid to the relevant taxing authority.

8.26 Letters of Allotment

In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*" (as amended and modified from time to time), the Issuer shall ensure that the Non-Convertible Securities are credited into the demat accounts of the Debenture Holders of the Non-Convertible Securities within 2 (two) Business Days from the Deemed Date of Allotment.

8.27 Deemed Date of Allotment

As specified in the relevant Key Information Document.

8.28 Record Date

As specified in the relevant Key Information Document.

8.29 Refunds

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 7 (seven) days from the Deemed Date of Allotment of the Debentures.
In case the Issuer has received money from applicants for Debentures in excess of the aggregate of the application money relating to the Debentures in respect of which allotments have been made, the R&T Agent

shall upon receiving instructions in relation to the same from the Issuer repay the moneys to the extent of such excess, if any.

8.30 Interest on Application Monies

Not applicable, in case of EBP issuance.

In case of non-EBP issuance, as more particularly set out in the Key Information Document.

8.31 PAN Number

Every applicant should mention its Permanent Account Number ("**PAN**") allotted under Income Tax Act, 1961, on the Application Form and attach a self-attested copy as evidence. Application forms without PAN will be considered incomplete and are liable to be rejected.

8.32 Redemption

The face value of the Debentures shall be redeemed at par, on the Redemption Date. The Debentures will not carry any obligation, for interest or otherwise, after the Redemption Date. The Debentures shall be taken as discharged on payment of the Redemption Amount by the Issuer on the Final Redemption Date to the registered Debenture Holders whose name appear in the Debenture Register on the Record Date. Such payment will be a legal discharge of the liability of the Issuer towards the Debenture Holders.

8.33 Payment on Redemption

Payment on redemption will be made by way of cheque(s)/redemption warrant(s)/demand draft(s)/credit through RTGS system/funds transfer in the name of the Debenture Holder(s) whose names appear on the list of beneficial owners given by the Depository to the Issuer as on the Record Date.

The Debentures shall be taken as discharged on payment of the redemption amount by the Issuer on maturity to the registered Debenture Holder(s) whose name appears in the Register of Debenture Holder(s) on the Record Date. On such payment being made, the Issuer will inform NSDL and CDSL and accordingly the account of the Debenture Holder(s) with NSDL and CDSL will be adjusted.

On the Issuer dispatching the amount as specified above in respect of the Debentures, the liability of the Issuer shall stand extinguished.

8.34 Payment of Coupon

Payment of Coupon on the Debenture(s) will be made on Coupon Payment Dates as specified in this General Information Document to those Debenture Holders whose name(s) appear in the Register of Debenture Holder(s) (or to the first holder in case of joint holders) as on the relevant Record Date fixed by the Issuer for this purpose and /or as per the list provided by the Depository to the Issuer of the beneficiaries who hold Debentures in demat form on such Record Date, and are eligible to receive Coupon. Payment will be made by the Issuer after verifying the bank details of the Debenture Holders, by way of direct credit through Electronic Clearing Service ("**ECS**"), Real Time Gross Settlement ("**RTGS**") or National Electronic Funds Transfer ("**NEFT**").

In the event of any default in the payment of Coupon and/or in the redemption of the Debentures on the respective Payment Dates and all other monies payable pursuant to the Transaction Documents read with this General Information Document, the Issuer shall pay to the Debenture Holders, default interest at the rate specified in 5.38 ("*Issue Details*") for the default in payment of Coupon, and/or Redemption Amount till the dues are cleared.

8.35 Eligibility to come out with the Issue

The Issuer or the Person in control of the Issuer, or its promoter, has not been restrained or prohibited any Governmental Authority from accessing the securities market or dealing in securities and such direction or order is in force.

8.36 Registration and Government approvals

The Issuer can undertake the activities proposed by it in view of the present approvals and no further approval from any Governmental Authority(ies) is required by it to undertake the proposed activities save and except those approvals which may be required to be taken in the normal course of business from time to time.

8.37 Authority for the Issue

The private placement of debentures under the General Information Document will be made pursuant to the respective resolution passed by board of directors of the Company from time to time and shareholders of the Company at its meeting held on September 16, 2023. A copy of the board resolution and shareholders resolution is attached hereto as **Annexure VIII** and **Annexure IX** respectively**.** In case of, the above-mentioned resolutions being amended/replaced/ updated, the same shall be set out in the relevant Key Information Document from time to time.

8.38 Date of Allotment

All benefits relating to Debentures will be available to the Investors from the Deemed Date of Allotment. The actual allotment of Debentures may take place on a date other than the Deemed Date of Allotment. In case if the issue closing date of Debentures is changed (pre-poned/ postponed), the Deemed Date of Allotment of Debentures may also be changed (pre-poned/ postponed) by the Issuer at its sole and absolute discretion.

Disclaimer: Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

8.39 Multiple Issuances

The Company reserves the right to make multiple issuances under the same ISIN in accordance with the SEBI Master Circular, whether by creation of a fresh ISIN or by way of issuance under the existing ISIN at premium/ par/ discount.

8.40 Buyback

The Company reserves the right to buyback the Debentures issued by it under this General Information Document and the relevant Key Information Document as per the provisions of Applicable Law, if any.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 9: UNDERTAKING

9.1 UNDERTAKINGS IN RELATION TO THE ISSUER BEING ELIGIBLE UNDER THE SEBI NCS REGULATIONS

The Issuer hereby undertakes and confirms that the following (as set out in Regulation 5 of the SEBI NCS Regulations) are not applicable to the Issuer as on the date of this General Information Document:

(a) the Issuer, any of its promoters, promoter group or directors are debarred from accessing the securities market or dealing in securities by the Board;

(b) any of the promoters or directors of the Issuer is a promoter or director of another company which is debarred from accessing the securities market or dealing in securities by the Board; (c) the Issuer or any of its promoters or directors is a willful defaulter;

(d) any of the promoters or whole-time directors of the issuer is a promoter or whole-time director of another company which is a willful defaulter;

(e) any of its promoters or directors is a fugitive economic offender; or

(f) any fine or penalties levied by the Board / Stock Exchanges is pending to be paid by the Issuer at the time of filing this General Information Document.

9.2 UNDERTAKING ON CREATION OF SECURITY PURSUANT TO REGULATION 48(2) OF THE SEBI ILNCS REGULATIONS

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Debentures are free from any encumbrances except charge created in favour of existing secured creditors. The Issuer further undertakes that the charge proposed to be created is a first ranking pari passu charge and Company has obtained permission or consent to create a pari-passu charge on the assets of the Issuer

9.3 UNDERTAKING PURSUANT TO PARAGRAPH 2.3.24 of SCHEDULE I OF THE SEBI ILNCS REGULATIONS

The Issuer undertakes and states as follows:

(a) Prospective investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' given on page number 21 under the section "**GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES**";

(b) **the Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this General Information Document contains all information with regard to the issuer and the issue, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect; and**

(c) **the Issuer has no side letter with any debt securities holder except the one(s) disclosed in this General Information Document. Any covenants later added shall be disclosed on the stock**

exchange website where the debt is listed and shall be disclosed by the Company in the Transaction Documents.

9.4 DISCLOSURES PURSUANT TO THE CHAPTER II OF SEBI DEBENTURE TRUSTEES MASTER CIRCULAR

(a) **Details of assets, movable property and immovable property on which charge is proposed to be created**

Movable assets comprising receivables from loans provided by the Issuer.

(b) **Title deeds (original/ certified true copy by issuers/ certified true copy by existing charge holders, as available) or title reports issued by a legal counsel/ advocates, copies of the relevant agreements/ Memorandum of Understanding**

No title deeds are applicable or available for movable assets comprising receivables from loans provided by the Issuer over which security is proposed to be created by the Issuer. The details of the underlying loan agreements will be set out in the Deed of Hypothecation.

(c) **Copy of evidence of registration with Sub-registrar, Registrar of Companies, Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) etc.**

The details of the charge created over the movable assets comprising receivables from loans provided by the Issuer over which security is proposed to be created by the Issuer under the Deed of Hypothecation will be reported to the relevant registrar of companies and the Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) within the timelines prescribed under Applicable Law. As the charge is being created over movable assets, no filings are required to be made with any sub-registrar.

(d) **For unencumbered assets, an undertaking that the assets on which charge is proposed to be created are free from any encumbrances**

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Secured Debentures are free from any encumbrances except charge created in favour of existing secured creditors.

(e) **In case of corporate guarantee or any other document/ letter with similar intent is offered as security or a part of security**:

(i) ***Details of guarantor viz. holding/ subsidiary/ associate company etc.***:

As set out in the respective Key Information Document

(ii) ***Audited financial statements (not older than 6 months from the date of debenture trustee agreement) of guarantor including details of all contingent liabilities***:

As set out in the respective Key Information Document

(iii) ***List of assets of the guarantor along-with undertakings/consent/NOC as per the Chapter II of SEBI Debenture Trustees Master Circular:***

As set out in the respective Key Information Document

(iv) ***Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created****:*

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

As set out in the respective Key Information Document

(v) ***Impact on the security in case of restructuring activity of the guarantor:***

As set out in the respective Key Information Document

(vi) ***Undertaking by the guarantor that the guarantee shall be disclosed as "contingent liability" in the "notes to accounts" of financial statement of the guarantor***

As set out in the respective Key Information Document

(vii) ***Copy of Board resolution of the guarantor for the guarantee provided in respect of the debt securities of the Issuer*** As set out in the respective Key Information Document

(viii) ***The Guarantor provides guarantees on a routine basis in the ordinary course of its business.***
As set out in the respective Key Information Document.

(f) **In case securities (equity shares etc.) are being offered as security then a holding statement from the depository participant along-with an undertaking that these securities shall be pledged in favour of debenture trustee(s) in the depository system:** Not Applicable

(g) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.**:
Not Applicable

(h) **Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security**:
Not Applicable

(i) **Declaration**: The Issuer declares that debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the debenture trustee).

(j) **Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s)**: Please refer consent letter of the Debenture Trustee for terms and conditions of the appointment of the Debenture Trustee and the Engagement Letter for fee of the Debenture Trustee).

(k) **Details of security to be created**: Please refer section named "*Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)*" in Section 5.38 (*Issue Details*)

(l) **Due Diligence carried out by the Debenture Trustee –**

The Debenture Trustee, in terms of Regulations 15(6) of the SEBI Debenture Trustee Regulations is required to conduct independent due diligence As per the SEBI Master Circular for the Debenture Trustee dated May 16, 2024 bearing reference number SEBI/HO/DDHS-PoD3/P/CIR/2024/46 titled "Due Diligence of Debenture Trustee "in issuance of listed debt securities and due diligence by debenture trustee(s)" and in terms of Regulations 15(6) of the SEBI Debenture Trustee Regulations, the Debenture Trustee is required to exercise independent due diligence to ensure that the assets of the Issuer company are sufficient to discharge the interest and principal amount with respect to the debt securities of the Issuer at all times. Accordingly, the Debenture Trustee shall exercise due diligence as per the following process, for which our company has consented to.

i. The Debenture Trustee, in terms of Regulations 15(6) of the DT Regulations either through itself or its agents /advisors/ consultants, shall carry out requisite diligence to verify the status of

encumbrance and valuation of the assets and whether all permissions or consents (if any) as may be required to create the security as stipulated in the offer document /disclosure document / information memorandum / private placement memorandum, has been obtained. For the purpose of carrying out the due diligence as required in terms of the Relevant Laws, the Debenture Trustee, either through itself or its agents /advisors/consultants, shall have the power to examine the books of account of the Company and to have the Company's assets inspected by its officers and/or external auditors/valuers/consultants/lawyers/technical experts/management consultants appointed by the Debenture Trustee.

ii. The Company shall provide all assistance to the Debenture Trustee to enable verification from the Registrar of Companies, Sub-registrar of Assurances (as applicable), CERSAI, depositories, information utility or any other authority, as may be relevant, where the assets and/or encumbrances in relation to the assets of the Company or any third-party security provider are registered / disclosed.

iii. Further, in the event that existing charge holders have provided conditional consent / permissions to the Company to create further charge on the assets, the Debenture Trustee shall also have the power to verify Kosamattum Finance Limited such conditions by reviewing the relevant transaction documents or any other documents executed between existing charge holders and the Company. The Debenture Trustee shall also have the power to intimate the existing charge holders about proposal of creation of further encumbrance and seeking their comments/ objections, if any.

iv. Without prejudice to the aforesaid, the Company shall ensure that it provides and procures all information, representations, confirmations, and disclosures as may be required in the sole discretion of the Debenture Trustee to carry out the requisite diligence in connection with the issuance and allotment of the Debentures, in accordance with the relevant laws/ Applicable Law.

The Debenture Trustee shall have the power to appoint intermediaries, valuers, chartered accountant firms, practicing company secretaries, consultants, lawyers and other entities in order to assist in the diligence by the Debenture Trustee. All costs, charges, fees and expenses that are associated with and incurred in relation to the due diligence as well as preparation of the reports/certificates/documentation shall be directly compensated/remunerated by the Trustee.

(m) Process of Due Diligence to be carried out by the Debenture Trustee Due Diligence will be carried out as per SEBI NCS Regulations and circulars issued by SEBI from time to time. This would broadly include the following:

- A Chartered Accountant ("CA") / Company Secretary (CS) appointed by Debenture Trustee will conduct independent due diligence as per scope provided, regarding security offered by the Issuer.
- CA/CS will ascertain, verify, and ensure that the assets offered as security by the Issuer is free from any encumbrances or necessary permission / consent / NOC has been obtained from all existing charge holders.
- CA/CS will conduct independent due diligence on the basis of data / information provided by the Debenture Trustee.
- CA/CS will, periodically undertake due diligence as envisaged in SEBI circulars depending on the nature of security.
- On basis of the CA's report / CS report finding Due Diligence certificate will be issued by Debenture Trustee and will be filed with relevant Stock Exchanges.

- Due Diligence conducted is premised on data / information made available to the Debenture Trustee appointed agency.

(i) Periodical due diligence will be carried out by the Debenture Trustee in accordance with the SEBI Debenture Trustees Master Circular read along with the SEBI (Debenture Trustees) Regulations, 1993 and the relevant circulars issued by SEBI from (as amended from time to time) as per the nature of security provided by the Issuer in respect of the Secured Debentures.

(ii) The Debenture Trustee will issue such necessary certificate(s) in relation to the due diligence carried out by it and such certificate(s) will be available on Stock Exchanges from time to time for information of the Debenture Holders.
Even though the Secured Debentures are to be secured to the extent of at least 100% (One Hundred percent) of the principal and interest amount or as per the terms of this General Information Document, in favor of the Debenture Trustee, the recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

Due diligence will be carried out for maintenance of the prescribed security cover depending on information provided by the Issuer and the chartered accountant appointed by the Debenture Trustee or the Debenture Trustee will not be responsible for misinformation provided by Issuer)

(n) **Due diligence certificate as per the format specified in Annexure II-A of the Chapter II of SEBI Debenture Trustees Master Circular and update the same into the Security and Covenant Monitoring System operated by a recognized Depository, which the Debenture Trustee shall validate/ confirm on such system**: Enclosed as **Annexure X**.

9.5 OTHER UNDERTAKINGS

The Issuer hereby confirms that:

(a) the Issuer is eligible and in compliance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, to make the private placement of debt instruments;

(b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the provisions of Regulation 24 of the SEBI Delisting Regulations, 2009;

(c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021; and

(d) the Issuer, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017.

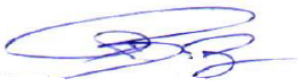
(e) Information on consents/ permissions required for creation of further charge on assets is adequately disclosed in KID

(f) All disclosures made in this GID with respect to creation of security are in conformity with the clauses of debenture trustee agreement.

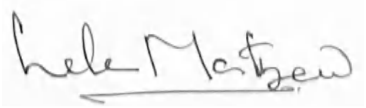
(g) All covenants proposed to be included in debenture trust deed are to be disclosed in respective KID

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

(h) Our Company has no side letter with any NCD holder. Any covenants later added shall be disclosed on the stock exchanges' website where the NCDs are listed.



Name: Mathew K. Cherian
Designation: Managing Director
Date: December 1, 2025
Place: Kottayam



Name: Laila Mathew
Designation: Whole-Time Director
Date: December 1, 2025
Place: Kottayam

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 10: FORM NO. PAS-4

(Pursuant to Section 42 of the Companies Act, 2013 and Rule 14(3) of the Companies (Prospectus and Allotment of Securities) Rules, 2014)

Note: This Form No PAS-4 is prepared in accordance with the Companies (Prospectus and Allotment of Securities) Rules, 2014.

ISSUE OF SENIOR / UNSUBORDINATED / SUBORDINATED, SECURED / UNSECURED, RATED, LISTED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, GREEN DEBT SECURITIES OR NOT, NON-CONVERTIBLE SECURITIES AGGREGATING FOR AN AMOUNT AS SHALL BE MORE PARTICULARLY SET OUT IN THE KEY INFORMATION DOCUMENT, IN MULTIPLE TRANCHES / ISSUANCES, FOR CASH, AT PAR OR AT PREMIUM OR AT DISCOUNT, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALISED FORM ON A PRI VATE PLACEMENT BASIS (THE "ISSUE") BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER").

10.1 General Information:

(a) **Name, address, website, if any, and other contact details of the Company, indicating both registered office and the corporate office:**

Issuer / Company:	Kosamattam Finance Limited (the "**Issuer**" **Company**")
Registered and Corporate Office	Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India
Telephone No.:	+91 481 258 6400
Website:	www.kosamattam.com
Contact Person:	Mr. Sreenath P
Email:	cs@kosamattam.com

(b) **Date of Incorporation of the Company:**

March 25, 1987

(c) **Business carried on by the Company and its subsidiaries with the details of branches or units, if any;**

Please refer to paragraph 5.4(a) of the Section 5 of this General Information Document.

Branch details:

Please refer to paragraph 5.4 (b) of the Section 5 of this General Information Document.

Subsidiary details:

Our Company does not have any subsidiaries.

(d) **Brief particulars of the management of the Company:**

Please refer to paragraph 5.12 of Section 5 of this General Information Document.

(e) **Name, addresses, Director Identification Number (DIN) and occupations of the directors**:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Please refer to Section 5 of this General Information Document.

10.2 MANAGEMENT PERCEPTION OF RISK FACTORS:

Please refer to Section 3 of this General Information Document.

10.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Please refer to Section 3 of this General Information Document.

10.4 Details of defaults, if any, including therein the amount involved, duration of default, and present status, in repayment of:

(i) Statutory Dues: NIL

(ii) Debentures and interest thereon: NIL

(iii) Deposits and interest thereon: NIL

(iv) Loan from any bank or financial institution and interest thereon: NIL

10.5 Name, designation, address and phone number, email ID of the nodal / compliance officer of the Company, if any, for the private placement offer process:

Name of Nodal/Compliance officer	Designation	Address	Phone No.	Email ID
Mr. Sreenath P	Company Secretary and Compliance Officer	Kosamattam Finance Limited Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam- 686001, Kerala, India	+91 481 258 6506	cs@kosamattam.com

10.6 Any default in annual filing of the Company under the Companies Act, 2013 or the rules made thereunder:

NIL

10.7 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	Please refer to **CHAPTER A** below.
Date of passing of Board Resolution for the current issue of Debentures that forms the part of issuance under the General Information Document	In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
Date of passing of resolution in the general meeting, authorizing the offer of securities	Shareholders resolutions under Section 180(1)(a) and Section 180(1)(c) of the Act dated March 9, 2023.

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	In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
Kind of securities offered (i.e. whether share or debenture) and class of security; the total number of shares or other securities to be issued	Base Issue Size – As specified in the relevant Key Information Document. Green shoe option – As specified in the relevant Key Information Document.
Price at which the security is being offered, including premium if any, along with justification of the price	As specified in the relevant Key Information Document.
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	As specified in the relevant Key Information Document.
Relevant date with reference to which the price has been arrived at **(Relevant Date means a date at least 30 days prior to the date on which the general meeting of the Company is scheduled to be held)**	As specified in the relevant Key Information Document.
The class or classes of persons to whom the allotment is proposed to be made	As specified in the relevant Key Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer) (Not required in case of issue of non-convertible debentures)	As specified in the relevant Key Information Document.
The proposed time within which the allotment shall be completed	As specified in the relevant Key Information Document.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them (Not applicable in case of issue of non-convertible debentures)	As specified in the relevant Key Information Document.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<table>
<tr><td>The change in control, if any, in the company that would occur consequent to the private placement</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>The number of persons to whom allotment on preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price</td><td>Nil</td></tr>
<tr><td>The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Amount, which the Company intends to raise by way of proposed offer of securities</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Terms of raising of securities:</td><td><table>
<tr><td>Duration, if applicable:</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Rate of Interest or Coupon:</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Mode of Payment</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Mode of Repayment</td><td>As specified in the relevant Key Information Document.</td></tr>
</table></td></tr>
<tr><td>Proposed time schedule for which the Issue/Offer Letter is valid</td><td>Issue Open Date: As specified in the relevant Key Information Document.
Issue Closing Date: As specified in the relevant Key Information Document.
Pay-in Date: As specified in the relevant Key Information Document.
Deemed Date of Allotment: As specified in the relevant Key Information Document.</td></tr>
<tr><td>Purpose and objects of the Issue/Offer</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects</td><td>As specified in the relevant Key Information Document.</td></tr>
<tr><td>Principal terms of assets charged as security, if applicable</td><td>As specified in the relevant Key Information Document.</td></tr>
</table>

The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going	NIL

concern status of the Company and its future operations	

The pre-issue and post-issue shareholding pattern of the Company in the following format:

Equity Share Capital:

S. No.	Category	Pre-issue		Post-issue	
		No. of shares held	Percentage (%) of shareholding	No. of shares held	Percentage (%) of shareholding
A	*Promoters' holding*				
	Indian				
1	Individual	15,98,03,460	70.27	15,98,03,460	70.27
	Bodies Corporate	0	0	0	0
	Sub-total	15,98,03,460	70.27	15,98,03,460	70.27
2	Foreign promoters	-	-	-	-
	Sub-total *(A)*	15,98,03,460	70.27	15,98,03,460	70.27
B	*Non-promoters' holding*				
1	Institutional Investors	0	0	0	0
2	Non-Institutional Investors	0	0	0	0
	Private Corporate Bodies	3,60,00,200	15.83	3,60,00,200	15.83
	Directors and relatives	1,25,387	0.06	1,25,387	0.06
	Indian public	3,14,78,793	13.84	3,14,78,793	13.84
	Others (including Non-resident Indians)	0	0	0	0

	Sub-total *(B)*	6,76,04,380	29.73	6,76,04,380	29.73
	GRAND TOTAL	**22,74,07,840**	100	**22,74,07,840**	100

Cumulative Compulsorily Convertible Preference Shares (CCPS):

S. No.	Category	Pre-issue		Post-issue	
		No. of shares held	Percentage (%) of shareholding	No. of shares held	Percentage (%) of shareholding
A	*Promoters' holding*				
	Indian				
1	Individual	0	0	0	0
	Bodies Corporate	0	0	0	0
	Sub-total				
2	Foreign promoters	-	-	-	-
	Sub-total *(A)*	0	0	0	0
B	*Non-promoters' holding*				
1	Institutional Investors	-	-	-	-
2	Non-Institutional Investors				
	Private Corporate Bodies	0	0	0	0
	Directors and relatives	-	-	-	-
	Indian public	-	-	-	-

	Others (including Non-resident Indians)	-	-	-	-
	Sub-total *(B)*	0]	0	0	0
	GRAND TOTAL	0	0	0	0

10.8 Mode of payment for subscription:

- Cheque
- Demand Draft
- Other Banking Channels

10.9 Disclosure with regard to interest of directors, litigation, etc:

Any financial or other material interest of the directors, promoters or key managerial personnel in the offer/ Issue and the effect of such interest in so far as it is different from the interests of other persons	NIL
Details of any litigation or legal action pending or taken by any Ministry or Department of the Government	NIL

or a statutory authority against any promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this private placement offer cum application letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed	
Remuneration of directors (during the current year and last 3 (three) financial years):	***Remuneration of Directors** **(**₹ in lakhs **)**

Sr. No.	Name of the Director	Designation	As on September 30, 2025	As on March 31, 2025	As on March 31, 2024	As on March 31, 2023
1.	Mathew K. Cherian	Chairman and Managing Director	265	602	535	520
2.	Laila Mathew	Whole-Time Director	245	578	511	496
3.	Paul Jose Maliakal**	Independent Director	NA	2.9	2.35	1.55
4.	C. Thomas John*	Independent Director	NA	0.45	4	2.9
5.	Sebastian Kurian	Independent Director	1.45	4.3	1.70	1.1
6.	Josy Thomas	Independent Director	0.65	1	NA	NA
7.	Davis George	Independent Director	0.35	0.05	NA	NA

<table>
<tr><td></td><td>*Ceased to be the independent director of the Company w.e.f. May 21, 2024.
**Ceased to be an independent director of the Company w.e.f March 23, 2025</td></tr>
<tr><td>Related party transactions entered during the preceding 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter and current financial year with regard to loans made or, guarantees given or securities provided</td><td>
<table>
<tr><th>Financial Year</th><th>Standalone</th><th>Consolidated</th></tr>
<tr><td>2024-25</td><td>Please refer Note no. 38 to the financial statements as appearing on page 118 of the Annual report of FY 2024-25 of the Company, link enclosed herein above.</td><td>NA</td></tr>
<tr><td>2023-24</td><td>Please refer Note no. 38 to the financial statements as appearing on page 114 of the Annual report of FY 2023-24 of the Company, link enclosed herein above.</td><td>NA</td></tr>
<tr><td>2022-23</td><td>Please refer Note no. 38 to the financial statements as appearing on page 109 of the Annual report of FY 2022-23 of the Company, link enclosed herein above.</td><td>NA</td></tr>
</table>
Note: Please note that all the annual reports are uploaded on the website of the Company</td></tr>
<tr><td>Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this private placement offer cum application letter and of their impact on the financial statements and financial position of the Company and the corrective</td><td>NIL</td></tr>
</table>

steps taken and proposed to be taken by the Company

Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of this private placement offer cum application letter in the case of the Company and all of its subsidiaries and if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this private placement offer cum application letter and if so, section wise details thereof for the Company and all its subsidiaries

Type	Sections of the Companies Act	Brief Description	Details of Penalty/ Punishment/ Compounding Fees imposed	Authority (RD/NCLT/Court)
Company				
NIL	NIL	NIL	NIL	NIL
Directors				
NIL	NIL	NIL	NIL	NIL

10.10 Financial Position of the Company:

The capital structure of the company in the following manner in a tabular form:

<table>
<tr><td rowspan="10">The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value</td><td colspan="2"></td></tr>
<tr><td>Particulars</td><td>Amount in ₹</td></tr>
<tr><td>Authorised share capital</td><td></td></tr>
<tr><td>50,00,00,000 Equity Shares of face value ₹10 each</td><td>5,00,00,00,000</td></tr>
<tr><td>5,00,000 preference shares of face value ₹1,000 each</td><td>50,00,00,000</td></tr>
<tr><td>TOTAL</td><td>5,50,00,00,000</td></tr>
<tr><td></td><td></td></tr>
<tr><td>Issued, subscribed and paid-up share capital</td><td></td></tr>
<tr><td>22,74,07,840 Equity Shares of ₹10 each</td><td>2,27,40,78,400</td></tr>
<tr><td>TOTAL</td><td>2,27,40,78,400</td></tr>
<tr><td></td><td></td></tr>
<tr><td>Size of the Present Offer</td><td colspan="2">As specified in the relevant Key Information Document.</td></tr>
<tr><td>Paid-up Capital:
a. After the offer:
b. After the conversion of convertible instruments (if applicable)</td><td colspan="2">No change.
Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value.</td></tr>
<tr><td>Share Premium Account:
a. Before the offer:
b. After the offer:</td><td colspan="2">₹ 1,18,06,90,734 /-
₹ 1,18,06,90,734 /-</td></tr>
<tr><td colspan="3">Details of the existing share capital of the Issuer in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration:

Please refer to Section 5.8 (b) [Details of the Equity Share Capital of the Company, for the preceding three financial years and the current financial year (as of September 30, 2025)] of this General Information Document</td></tr>
<tr><td>The number and price at which each of allotments were made by the Company in the last 1 (one) year preceding the date of this placement offer cum application letter separately indicating the allotments made for consideration other than cash and details of the consideration in each case</td><td colspan="2">NIL</td></tr>
</table>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<table>
<tr><td>Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this private placement offer cum application letter.</td><td>(₹ in lakhs)<table><tr><th>Year</th><th>Six-month period ended September 30, 2025</th><th>Fiscal 2025</th><th>Fiscal 2024</th><th>Fiscal 2023</th></tr><tr><td>Profit before tax</td><td>11012.39</td><td>16975.11</td><td>15427.46</td><td>14536.13</td></tr><tr><td>Profit after tax</td><td>8059.54</td><td>12706.00</td><td>11369.99</td><td>10705.37</td></tr></table></td></tr>
<tr><td>Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)</td><td><table><tr><th>Year</th><th>Fiscal 2025</th><th>Fiscal 2024</th><th>Fiscal 2023</th></tr><tr><td>Dividend Declared</td><td>NIL</td><td>NIL</td><td>NIL</td></tr><tr><td>Interest Coverage Ratio</td><td>NIL</td><td>NIL</td><td>NIL</td></tr></table></td></tr>
<tr><td>A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this private placement offer cum application letter</td><td>Please refer CHAPTER A of this General Information Document.</td></tr>
<tr><td>udited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter</td><td>Please refer CHAPTER B of this General Information Document.</td></tr>
<tr><td>Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company</td><td>NIL</td></tr>
</table>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

PART B

FORM NO PAS-4
PRIVATE PLACEMENT OFFER LETTER
(To be filled by the applicant)

Sr. No.	Particulars	First Holder	Second Holder
1	Name		
2	Father's Name		
3	Complete Address (including Flat/ House Number, Street, Locality, Pin Code)		
4	Phone Number, if any		
5	Email ID, if any		
6	PAN Number		
7	Bank Account Details		
8	Number of Non- Convertible Debentures subscribed		
9	Total value of Non- Convertible Debentures subscribed		
10	Tick whichever is applicable: - (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares. (b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith		

_____
Signature of the Subscriber

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

DECLARATION (To be provided by the Directors)

A. The Company has complied with the provisions of the Companies Act, 2013 and the rules made hereunder;

B. The compliance with the Companies Act, 2013 and the rules made thereunder do not imply that payment of dividend or interest or repayment of preference shares or debentures, if applicable, is guaranteed by the Central Government; and

C. the monies received under the offer shall be used only for the purposes and objects indicated in this General Information Document.

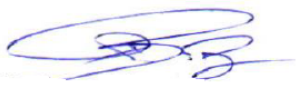
We are authorized by the Board of Directors of the Issuer vide resolution number December 1, 2025 to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

Whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

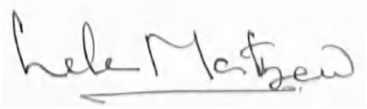
It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this General Information Document.

The Issuer declares that all the relevant provisions in the regulations/guideline issued by SEBI and other applicable laws have been complied with and no statement made in this General Information Document is contrary to the provisions of the regulations/guidelines issued by SEBI and other applicable laws, as the case may be. The information contained in this General Information Document is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in this General Information Document is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

FOR KOSAMATTAM FINANCE LIMITED



Name: Mathew K. Cherian
Designation: Managing Director
Date: December 1, 2025
Place: Kottayam



Name: Laila Mathew
Designation: Whole-Time Director
Date: December 1, 2025
Place: Kottayam

Enclosed

Chapter–A *- A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter.*

Chapter–B *- Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter.*

Optional Attachments, if any.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

CHAPTER A: FINANCIAL POSITION OF THE COMPANY AS IN THE 3 (THREE) AUDITED BALANCE SHEETS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT AND PERIOD ENDED SEPTEMBER 30, 2025.

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 along with the unaudited financial statements for the period ended September 30, 2025 are attached separately to this General Information Document.

Please refer to **Annexure V** of the General Information Document

(The remainder of this page is intentionally left blank)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

CHAPTER B: AUDITED CASH FLOW STATEMENT FOR THE 3 (THREE) YEARS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT AND PERIOD ENDED SEPTEMBER 30, 2025.

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 along with the unaudited financial statements for the period ended September 30, 2025 are attached separately to this General Information Document.

Please refer to **Annexure V** of the General Information Document

(The remainder of this page is intentionally left blank)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 11: DECLARATION

General Risk:
Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 'Risk Factors' of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

The Company hereby declares that this General Information Document, contains full disclosure in accordance with SEBI NCS Regulations and the Operational Guidelines. The Company undertakes and confirms that this General Information Document does not omit disclosure of any material fact which may make the statements made therein, in the light of the circumstances under which they are made, misleading.

The Company accepts no responsibility for the statements made otherwise than in this General Information Document or in any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at his own risk.

Without prejudice to the above, the Company and each of the directors of the Company, confirm that:

a) The Company is in compliance with the provisions of the Securities Contracts (Regulation) Act, 1956 and the SEBI Act, 1992, Companies Act, the relevant rules and regulations made thereunder;

b) The compliance with the above Acts and the rules and regulations does not imply that payment of dividend or interest or repayment of preference shares or debentures, if applicable, is guaranteed by the Central Government;

c) The monies received under the offer shall be used only for the purposes and objects indicated in the relevant Key Information Document(s);

d) Nothing in this General Information Document is contrary to the provisions of Companies Act, the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the SEBI Act, 1992 (15 of 1992) and the rules and regulations made thereunder; and

e) The clause on "General Risks" has been suitably incorporated in prescribed format in this General Information Document.

f) The Contents of the General Information Document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

We, Mathew K. Cherian, Managing Director and Laila Mathew, Whole Time Director, are authorised by the Board of Directors of the Company pursuant to the board resolution dated December 1, 2025 passed in the meeting of Board of Directors, and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of this subject matter of this General Information Document and matters incidental thereto have been complied with. Whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum and Articles of Association of the Issuer. It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this General Information Document.

For Kosamattam Finance Limited

Name: Mathew K. Cherian
Designation: Managing Director
Date: December 1, 2025
Place: Kottayam

Name: Laila Mathew
Designation: Whole-Time Director
Date: December 1, 2025
Place: Kottayam

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE I: TERM SHEET

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE II: RATING LETTER AND DETAILED PRESS RELEASE FROM THE RATING AGENCY

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE III: CONSENT LETTER AND ENGAGEMENT LETTER FROM THE DEBENTURE TRUSTEE

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE IV: APPLICATION FORM

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE V: AUDITED AND UNAUDITED FINANCIAL STATEMENTS

APPENDED OVERLEAF

INDEPENDENT AUDITORS' REPORT

To The Members of,
Kosamattam Finance Limited

CIN: U65929KL1987PLC004729

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Financial Statements of **Kosamattam Finance Limited** ("the Company"), which comprise the Balance Sheet as at March 31, 2023, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity, Statement of Cash flows for the year then ended, and notes to the Financial Statements including a summary of significant accounting policies and other explanatory information ("Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements, give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2023, and its profit (including other comprehensive income), changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

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

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgement, were of most significance in our audit of the Financial Statements of the current financial year ended 31.3.2023. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report. We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the Financial Statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the Financial Statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying Financial Statements.

Key Audit Matters	Audit Procedures adopted
1. Interest Income on Gold Loans: Interest on Gold Loan is based on the various gold loan schemes launched by the Company. The calculation of interest on gold loans is as per the applicable schemes, which specifies interest and penal interest for delayed payments. Due to huge number of schemes and involvement of complex calculation, we have considered this as Key Audit Matter. (Reference to Note 23, read with Statement of Accounting Polices Note 3.1 to the Financial Statements)	We assessed the Company's process on interest income computation. Our audit approach consisted testing of the design and operating effectiveness of the internal controls and substantive testing as follows: Since the entire interest computation is system driven, we • Evaluated the design of internal controls relating to interest income computation. • Selected a sample of continuing and new gold loan schemes and tested the operating effectiveness of the internal control, relating to interest income computation. We carried out a combination of procedures involving inquiry and observation, inspection of evidence in respect of operation of these controls. • Performed analytical procedures and test of detail procedures for testing the accuracy of the revenue recorded. • Tested the relevant information technology systems' access and change management controls relating to interest income computation and related information used in interest computation. • Obtained the list of modifications made in the interest scheme master during the year and test checked the same on sample basis.
2. Allowances for expected credit losses ('ECL'): As at 31 March 2023, significant judgement is used in classifying loan assets and applying appropriate measurement principles. ECL on such loan assets measured at amortised cost is a critical estimate involving greater level of management judgement. As part of our risk assessment, we determined that the ECL on such loan assets has a high degree of estimation uncertainty, with a potential range of reasonable outcomes of the financial statements. The elements of estimating ECL which involved increased level of audit focus are the following: Qualitative and quantitative factors used in	We have examined the policies approved by the Board of Directors of the Company that articulate the objectives of managing each portfolio and their business models. We have also verified the methodology adopted for computation of ECL ('ECL Model') that addresses policies approved by the Board of Directors, procedures and controls for assessing and measuring credit risk on all lending exposures measured at amortised cost. Additionally, we have confirmed that adjustments to the output of the ECL Model are consistent with the documented rationale and basis for such adjustments and that the amount

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staging the loan assets measured at amortised cost; • Basis used for estimating probabilities of default ('PD'), loss given default ('LGD') and exposure at default ('EAD') at product level with past trends; • Judgements used in projecting economic scenarios and probability weights applied to reflect future economic conditions; and • Adjustments to model driven ECL results to address emerging trends. Hence, we have considered the estimation of ECL as a Key Audit Matter. (Reference to Note 7 and Note 27, read with Statement of Accounting Policies Note 3.6 to the Financial Statements)	of adjustments has been approved by the Audit Committee of the Board of Directors. Our audit procedures related to the allowance for ECL included the following, among others: • Assessed the accounting policy for impairment of financial assets and its compliance with Ind AS 109. • Obtained an understanding of the Company's Expected Credit Loss (ECL) calculation and the underlying assumptions. • Tested the key controls over the assessment and identification of significant increase in credit risk and staging of assets. • Sample testing of the accuracy and appropriateness of information used in the estimation of Probability of Default (PD) and Loss Given Default (LGD). • Tested the arithmetical accuracy of the computation of PD and LGD and also performed analytical procedures to verify the reasonableness of the computation. • Assessed the disclosure made in relation to Ind AS 109 for ECL allowance. Further, we also assessed whether the disclosure of key judgements and assumptions are adequate.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Company's Annual Report, but does not include the Financial Statements and our Auditors' Report thereon.

- Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.
- In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.
- If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The company's Board of Directors is responsible for the matters stated in Section 134(5) of the Act with respect to preparation of the Financial Statements that give a true and fair view of the financial position,

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financial performance (including other comprehensive income), changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Indian Accounting Standard (Ind AS) prescribed under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, the management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis for accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with standards on auditing, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to Financial Statements in place and operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of the accounting estimates and related disclosures made by the management.

- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention

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in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

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

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Direction, 2016, issued by the Reserve Bank of India, in exercise of the powers conferred by sub-section (1A) of Section 45MA of the Reserve Bank of India Act, 1934, we give in the "Annexure 1", an additional Audit Report addressed to the Board of Directors containing our statements on the matters specified therein.

2. As required by section 143(3) of the Act, based on our audit we report that:

   a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

   b. In our opinion, proper books of account as required by law have been kept by the company so far as it appears from our examination of those books.

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c. The Balance Sheet, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows dealt with by this report are in agreement with the books of account.

d. In our opinion, the aforesaid Financial Statements comply with the Ind AS prescribed under Section 133 of the Act, read with Companies (Indian Accounting Standards) Rules, 2015, as amended.

e. On the basis of the written representations received from the directors as on March 31, 2023 and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023, from being appointed as a director in terms of section 164 (2) of the Act.

f. With respect to the adequacy of the internal financial controls with reference to Financial Statements of the company and the operating effectiveness of such controls, refer to our separate Report in "Annexure 2". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to Financial Statements.

g. With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended, in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

h. With respect to the other matters to be included in the Auditor's Report in accordance with the Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to explanations given to us:

i. The company has disclosed the impact of pending litigations on its financial position in its Financial Statements. Refer Note 37 to the Financial Statements.

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. There has been no delay in transferring amounts to the Investor Education and Protection Fund by the Company.

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall,

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whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e) of The Companies (Audit and Auditors) Rules, 2014, as provided under (a) and (b) above, contain any material misstatement.

v. The Company has not declared or paid any dividend during the year.

vi. Proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 for maintaining books of account using accounting software which has a feature of recording audit trial (edit log) facility applicable to the Company with effect from April 1, 2023, and accordingly, reporting under Rule 11(g) of Companies (Audit and Auditors) Rules, 2014 is not applicable for the financial year ended March 31, 2023.

3. As required by the Companies (Auditor's Report) Order, 2020 (the "Order"), issued by the Central Government of India in terms of Section 143(11) of the Act, we give in "Annexure 3" a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

27/5/2023

CA Sanjo NG , FCA, DISA (ICAI)
Partner
Membership No: 211952
UDIN: 23211952BGRFYN5377

Place: Thrissur
Date: 27th May, 2023

ANNEXURE 1 TO THE AUDITOR'S REPORT

To the Board of Directors of,

Kosamattam Finance Limited

CIN: U65929KL1987PLC004729

We have audited the Balance Sheet of Kosamattam Finance Limited for the year ended on March 31, 2023, the Statement of Profit and Loss (Including Other Comprehensive Income), the statement of changes in equity and the Statement of Cash Flows for the year then ended annexed thereto. As required by the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Direction, 2016, and according to the information and explanations given to us, we provide herewith, a statement on the matters specified in paragraphs 3 and 4 of the aforesaid directions;

i. The company is engaged in the business of Non-Banking Financial Institution and it has obtained the certificate of registration as provided in section 45-IA of the RBI Act, 1934.

ii. The Company is entitled to continue to hold the Certificate of Registration in terms of the Asset/Income pattern as on March 31, 2023.

iii. The company is meeting the requirements of net owned funds as laid down in Master Directions Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and deposit taking Company (Reserve Bank) Directions, 2016.

iv. The Board of Directors of the Company has passed a resolution for non-acceptance of public deposit.

v. The Company has not accepted any public deposit during the period under review.

vi. According to the information and explanation given to us, the Company has complied with the prudential norms on Income Recognition, Indian Accounting Standards, Asset Classification, Provisioning for bad and doubtful debts as specified in the direction issued by the Reserve Bank of India in terms of the Master Direction – Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and deposit taking Company (Reserve Bank) Directions, 2016.

vii. The capital adequacy ratio as disclosed in the return submitted to RBI in terms of Master Direction – Non-Banking Financial Company – Systemically Important Non- deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016, has been correctly arrived at and such ratio is in compliance with the minimum CRAR as prescribed by the Reserve Bank of India.

viii. The Company has furnished to RBI the annual statement of Capital Fund, risk assets/Exposures and risk assets ratio within the stipulated period

ix. The Company has not been classified as NBFC-MFI for the year ended March 31, 2023.

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The report has been issued pursuant to the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Direction, 2016 and is issued to the Board of Directors of the Company as required by Paragraph 2 of such directions and should not be used for any other purpose.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

27/5/23

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 23211952BGRFYN5377

Place: Thrissur
Date: 27th May, 2023

Annexure 2 to the Independent Auditor's Report of even date on the Financial Statements of Kosamattam Finance Limited (CIN: U65929KL1987PLC004729) for the year ended 31 March 2023.

(Referred to in paragraph 2(f) under Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal financial controls with reference to the Financial Statement under Clause (i) of Sub-section 3 of Section 143 of the Companies Act 2013 ("the Act")

We have audited the internal financial controls with reference to the Financial Statements of Kosamattam Finance Limited ("the Company") as of March 31, 2023 in conjunction with our audit of the Financial Statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control with reference to Financial Statements criteria established by the Company considering the essential components of the internal control stated in the Guidance Note on Audit of Internal Financial Controls with reference to Financial Statements issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to Financial Statements based on our audit. We have conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the" Guidance Note") issued by The Institute of Chartered Accountants of India and the standards on auditing prescribed under section 143(10) of the Companies act 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to Financial Statements were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to the Financial Statements included obtaining an understanding of internal financial controls with reference to the Financial Statements, assessing the risk that material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risk of material misstatement of the Financial Statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to Financial Statements.

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Meaning of Internal Financial Controls with reference to Financial Statements

A Company's internal financial control with reference to Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and preparation of the Financial Statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control with reference to Financial Statements includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and the dispositions of the assets of the Company; (2) provide reasonable assurance that transaction are recorded as necessary to permit preparation of the Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorizations of management and directors of the Company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the Financial Statements.

Inherent limitations of Internal Financial Controls with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to Financial Statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control with reference to Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to be best of our information and according to the explanations given to us, the Company has, broadly, in all material respects, an adequate internal financial controls with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at March 31, 2023, based on the internal control with reference to Financial Statement criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

27/5/2023

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 23211952BGRFYN5377

Place: Thrissur
Date : 27th May, 2023

Annexure "3" to the independent Auditor's Report*

(Referred to in paragraph 3 under 'Report on other legal and regulatory requirements' section of our report of even date to the members of Kosamattam Finance Private Limited (CIN: U65929KL1987PLC004729))

As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act and as per the information and explanation provided to us, we give a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

i. In respect of the Company's property, plant and equipment and intangible assets:

a) (A) The company has maintained proper records showing full particulars, including quantitative details and situations of property, plant and equipment and relevant details of right-of use assets.

(B) The company has maintained proper records showing full particulars of intangible assets.

b) The Property, plant and equipment were physically verified during the year by the management, in accordance with a regular programme of verification, which in our opinion, provides for physical verification of all the property, plant and equipment at reasonable intervals; no material discrepancies were noticed on such verification.

c) Based on the examination of the documents provided to us, we report that, the title deeds of all the immovable properties (other than immovable properties where the company is the lessee and the lease agreements are duly executed in favour of the Company), disclosed in the financial statements included in property, plant and equipment are held in the name of the company as at the balance sheet date.

d) The company has not revalued its property, plant and equipment (including Right of Use assets) or intangible assets or both during the year.

e) No proceedings have been initiated during the year or are pending against the company as at 31-03-2023 for holding any benami property under the benami transactions (Prohibition) Act, 1988 (as amended in 2016) and Rules made there under.

ii.

a) The company is a service company, primarily rendering financial services. Accordingly, it does not hold any physical inventories. Thus paragraph 3(ii) (a) of the order is not applicable.

b) Based on the information and explanation given to us, the company has been sanctioned working capital limits in excess of Rs.5 crores in aggregate, from banks and financial institutions on the basis of security of current asset during the year; the periodic statements filed by the company with such banks and financial institutions are in agreement with the books of account of the company.



iii.

a) Since the Company's principal business is to give loans, the provisions of clause 3(iii) (a) of the order are not applicable to it.

b) According to the information and explanations given to us and based on the audit procedures performed by us, we are of the opinions that the investments made, guarantees provided, security given and the terms and conditions of the grant of all loans and advances in the nature of loans and guarantees provided are, prima facie, not prejudicial to the company's interest.

c) The Company, being a Non-Banking Financial Company ("NBFC"), registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors repayment of Principal and payment of interest by its borrowers as stipulated. In cases where repayment of principal or payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting.

d) See note c above.

e) The company being an NBFC whose principal business is to give loans is exempt from clause 3(iii) (e) of the Order.

f) The company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying the terms or period of repayment during the year.

iv. In our opinion and according to the information and explanations given to us and based on the audit procedures conducted by us, the company has complied with the provision of sections 185 and 186 of the Companies Act, 2013 with respect to loans and advances granted, guarantees and securities provided and investments made by the company during the year.

v. The company has not accepted any deposits from the public or amounts which are deemed to be deposits during the year which attract the directives issued by the Reserve Bank of India. Being a Non- Banking Finance Company, registered with Reserve Bank of India, the provisions of sections 73 to 76 or any other relevant provisions of the Act and the rules framed there under regarding acceptance of deposits are not applicable. Therefore, the reporting requirement under clause (v) of paragraph 3 of the order is not applicable.

vi. To the best of our knowledge and according to the information and explanations given to us, the Central Government has not prescribed the maintenance of cost records under section 148(1) of the act for any of the services rendered by the company.

vii.

a) as per the information and explanations furnished to us and according to our examination of the records of the Company, the Company has been generally regular in depositing undisputed statutory dues including Provident Fund, Employee's State Insurance, Income Tax, Goods and Services Tax, Duty of customs, Cess and any other material statutory dues, as applicable to the Company, to the appropriate authorities during the year.

According to the information and explanations given to us, no undisputed statutory dues payables in respect of Provident Fund, Employee's State Insurance, Income Tax, Goods and Services Tax, Duty of customs, Cess and any other material statutory dues were outstanding as at March 31,2023, for a period of more than six months from the date they become payable.

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

b) According to the information and explanations given to us and the records of the company examined by us, there are no dues of income tax, sales tax, service tax, duty of customs, duty of excise and value added tax which not been deposited on account of any dispute except the amounts disclosed in Note No.37 Contingent Liabilities forming part of the Financial Statements.

viii. There were no transactions relating to previously unrecorded income that have been surrendered or disclosed during the year in the tax assessments under the Income Tax Act, 1961(43 of 1961).

ix.

a) In our opinion and according to the information and explanations given to us and based on the audit procedures performed by us, the company has not defaulted in the repayment of loans or other borrowings or in the payment of interest thereon to any lender during the year.

b) As represented, the Company has not been declared as a wilful defaulter by any bank or financial institutions or any other government authority.

c) In our opinion and according to the information and explanations given to us, the company has utilized money obtained by way of term loans during the year for the purposes for which they were obtained, except for temporary deployment of surplus funds.

d) According to the information and explanations given to us, the procedures performed by us, on an overall examination of the financial statements of the company and further considering the Asset Liability Management mechanism of the Company, we report that no funds raised on a short term basis have been used for long term purposes by the company.

e) The company does not hold any investment in any subsidiary, associates or joint ventures (as defined under the Companies Act, 2013) during the year ended 31 March 2023.Accordingly, clause 3(ix)(e) is not applicable.

f) The company does not hold any investment in any subsidiary, associates or joint ventures (as defined under the Companies Act, 2013) during the year ended 31 March 2023.Accordingly, clause 3 (ix) (f) is not applicable.

x.

a) In our opinion and according to the information and explanations given to us and the records of the Company examined by us, the company has not raised monies by way of initial public offer/further public offer except for the public offer of debt instruments.

According to the information and explanations provided to us and the records of the Company examined by us, the monies raised by way of public offer of debt instruments during the year were applied for the purposes for which those were raised.

b) According to the information and explanations given to us, the Company has not made any preferential allotment/private placement of shares or convertible debentures (fully/partially/optionally convertible) during the year under review and hence reporting under clause 3(x)(b) of the Order is not applicable to the Company.

xi.

a) To the best of our knowledge and according to the information and explanations given to us, instances of fraud on the company has been noticed, amounting to Rs 41.23 lakhs as per the FMR reports to RBI on various dates, in 12 branches during the current year. No fraud by the Company has been noticed or reported during the year, nor have we been informed of any such instance by Management.



b) No report under sub-section (12) of section 143 of the Companies Act has been filed in form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year by the Statutory Auditors and up to the date of this report.

c) As represented to us by the Management, there were no whistle blower complaints received by the company during the year.

xii. The company is not a Nidhi Company and hence reporting under clause (xii) of the order is not applicable.

xiii. In our opinion, the Company is in compliance with section 177 and 188 of the Companies Act, 2013 with respect to applicable transactions with the related parties and the details of related party transactions have been disclosed in the Financial Statements as required by the applicable accounting standards.

xiv.

a) In our opinion and based on our examination, the Company has an internal audit system commensurate with the size and nature of its business.

b) We have considered, during the course of our audit, the reports of the Internal Auditors for the period under audit in accordance with the guidance provided in SA 610 "Using the work of Internal Auditor"

xv. In our opinion, during the year Company has not entered into any non-cash transactions with its Directors or persons connected with its directors and hence provisions of section 192 of the Companies Act, 2013 are not applicable to the Company.

xvi.

a) In our opinion and according to the information and explanations given to us, the company is required to obtain the registration under section 45-IA of the Reserve Bank of India Act, 1924 and the necessary registration has been duly obtained.

b) In our opinion, the company has conducted Non –Banking Financial activities with valid Certificate of Registration (COR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934.

c) In our opinion, according to the information and explanations given to us, the company is not a Core Investment Company and hence clause xvi(c) of the order is not applicable to the Company.

d) As per the information and explanations given to us, there are no Core Investment Companies as defined in the regulations made by the Reserve Bank of India as part of its group and hence the reporting requirements under clause 3(xvi)(d) of the Order are not applicable.

xvii. The company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.

xviii. There has been no resignation of Statutory Auditors of the Company during the year.

xix. On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the company as and when they fall due.

SGS & COMPANY H.O. TRICHUR Br. COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

xx.

a) There are no unspent amounts towards Corporate Social Responsibility (CSR) other than ongoing projects requiring a transfer to a Fund specified in Schedule VII to the Companies Act, 2013 in compliance with second proviso to sub-section (5) of section 135 of the said Act. Accordingly, reporting under clause 3(xx)(a) of the Order is not applicable for the year.

b) According to the information and explanations given to us, there are no unspent amounts on ongoing projects which require to be transferred to a special account in compliance with 135(6) of the Companies Act. Accordingly, reporting under clause 3(xx)(b) of the Order is not applicable for the year.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

27/5/2023

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 23211952BGRFYN5377

Place: Thrissur
Date: 27th May, 2023

BALANCE SHEET

AS AT MARCH 31, 2023

Currency: ₹ in Lakhs

Particulars			Note No.	As at March 31, 2023	As at March 31, 2022
I.		**ASSETS**			
	(1)	**Financial assets**			
	(a)	Cash and cash equivalents	5.1	3,772.30	7,301.97
	(b)	Bank Balance other than (a) above	5.2	33,611.54	26,838.69
	(c)	Receivables			
		(I) Trade receivables	6.1	15.76	14.08
		(II) Other receivables	6.2	-	69.50
	(d)	Loans	7	4,84,569.06	4,00,725.00
	(e)	Other financial assets	8	1,360.33	1,338.45
	(2)	**Non-financial assets**			
	(a)	Current tax assets (net)	9	994.75	1,562.56
	(b)	Deferred tax assets (net)	31.1	1,260.76	916.06
	(c)	Property, plant and equipment	10	12,015.75	12,168.48
	(d)	Capital Work in Progress	10.1	-	36.49
	(e)	Right of use assets	11	3,909.87	3,720.70
	(f)	Other intangible assets	12	253.33	234.07
	(g)	Other non-financial assets	13	2,670.68	1,963.07
	Total Assets			**5,44,434.13**	**4,56,889.12**
II.		**LIABILITIES AND EQUITY**			
		Liabilities			
	(1)	**Financial liabilities**			
	(a)	Payables			
		(I) Trade payables	14.1		
		(i) total outstanding dues of micro-enterprises and small enterprises		-	113.61
		(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises		6.94	127.09
		(II) Other payables	14.2		
		(i) total outstanding dues of micro enterprises and small enterprises		96.16	1.77
		(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		610.73	142.90
	(b)	Debt securities	15	2,38,506.31	2,23,564.73
	(c)	Borrowings (other than debt securities)	16	1,93,222.36	1,31,944.31
	(d)	Subordinated liabilities	17	30,026.06	30,014.98
	(e)	Lease liabilities	11.1	4,163.59	3,911.13
	(f)	Other financial liabilities	18	301.13	400.98
	(2)	**Non-financial liabilities**			
	(a)	Provisions	19	807.94	726.95
	(b)	Other non-financial liabilities	20	291.20	238.25
	(3)	**Equity**			
	(a)	Equity share capital	21	21,687.93	21,687.93
	(b)	Other equity	22	54,713.78	44,014.49
Total Liabilities and Equity				**5,44,434.13**	**4,56,889.12**

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

As per our report of even date attached

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 23211952BGRFYN5377

Place: Kottayam
Date: May 27, 2023

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY H.O TRICHUR Br COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

STATEMENT OF PROFIT AND LOSS

FOR THE YEAR ENDED MARCH 31, 2023

Currency: ₹ in Lakhs

Particulars	Note No.	Year ended March 31, 2023	Year ended March 31, 2022
Revenue from operations			
(a) Interest income	23	77,851.56	62,126.39
(b) Fees and commission income	24	370.65	338.26
(I) Total Revenue from operations		**78,222.21**	**62,464.65**
(II) Other Income, net	25	31.87	14.08
(III) Total Income (I + II)		**78,254.08**	**62,478.73**
Expenses			
(a) Finance costs	26	43,330.53	36,915.29
(b) Impairment on financial instruments	27	2,806.07	569.59
(c) Employee benefits expenses	28	10,329.80	8,358.88
(d) Depreciation, amortization and impairment	29	2,878.94	2,723.27
(e) Other expenses	30	4,372.60	3,186.47
(IV) Total Expenses		**63,717.94**	**51,753.50**
(V) Profit/(loss) before tax (III- IV)		**14,536.14**	**10,725.23**
Tax Expense:	31		
(a) Current tax		4,173.41	2,762.33
(b) Deferred tax		(342.65)	(36.76)
(c) Income Tax relating to earlier years		-	-
VI) Total Tax Expenses		**3,830.76**	**2,725.57**
(VII) Profit/ (loss) for the period (V-VI)		**10,705.38**	**7,999.66**
Other Comprehensive Income			
A) (i) Items that will not be reclassified to profit or loss			
Remeasurement of defined benefit plan		(8.13)	(143.78)
(ii) Income tax relating to items that will not be reclassified to profit or loss		2.05	36.19
Subtotal (A)		**(6.08)**	**(107.59)**
B) (i) Items that will be reclassified to profit or loss			
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
Subtotal (B)		-	-
(VIII) Other Comprehensive Income (A + B)		**(6.08)**	**(107.59)**
(IX) Total Comprehensive Income for the period (VII+VIII)		**10,699.30**	**7,892.07**
(X) Earnings per equity share (for continuing operations) (Face value of ₹10/- each)	32		
Basic (₹)		4.94	3.83
Diluted (₹)		4.94	3.83

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 27, 2023

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 23211952BGRFYN5377

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY H.O. TRICHUR & COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

CASH FLOW STATEMENT

FOR THE YEAR ENDED MARCH 31, 2023

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
A) Cash flow from operating activities		
Profit before tax	14,536.14	10,725.23
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	2,937.50	2,792.37
Interest Income	(77,851.56)	(62,126.39)
Profit on sale of Property, plant, and equipment	(3.34)	(0.78)
Finance costs	43,330.53	36,915.29
Impairment on financial instruments	2,781.27	466.73
Bad debts written off	-	0.67
Provision for Gratuity	126.13	61.33
Cash inflow from interest on loans	67,851.00	58,619.14
Cash outflow towards finance costs	(44,732.42)	(30,646.62)
Operating Profit Before Working Capital Changes	**8,975.25**	**16,806.97**
Adjustments for:		
(Increase)/Decrease in other receivables	67.82	(53.88)
(Increase)/Decrease in Loans	(78,331.97)	(51,386.10)
(Increase)/Decrease in Other financial assets	88.78	23.18
(Increase)/Decrease in Other non-financial asset	(707.61)	(496.44)
Increase/(Decrease) in Other financial liabilities	(99.86)	242.16
Increase/(Decrease) in Other non-financial liabilities	52.94	81.59
Increase/(Decrease) in Payables	328.46	20.97
Increase/(Decrease) in Provisions	(53.27)	90.78
Cash used in operations	**(69,679.46)**	**(34,670.77)**
Income tax paid (net of refunds)	(3,605.61)	(3,229.16)
Net cash from / (used in) operating activities	**(73,285.07)**	**(37,899.93)**
B) Cash flow from investing activities		
Purchase of Property, plant, and equipment and intangible assets	(1,258.78)	(974.25)
Proceeds from sale of property, plant, and equipment's	355.57	1.48
(Increase) / decrease in other bank balance	(6,772.85)	(9,353.04)
Interest received on fixed deposits	1,596.55	1,425.23
Net cash from / (used in) investing activities	**(6,079.51)**	**(8,900.58)**
C) Cash flow from financing activities		
Proceeds from issue of equity share capital (including share premium)	-	5,751.50
Increase / (decrease) in debt securities	17,529.60	(10,765.88)
Increase / (decrease) in borrowings (other than debt securities)	61,278.06	46,683.29
Cash outflow towards Lease	(2,252.66)	(2,087.37)
Increase / (decrease) in Subordinate liabilities	(720.09)	(1,837.92)
Net cash from / (used in) financing activities	**75,834.91**	**37,743.62**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**(3,529.67)**	**(9,056.89)**
Cash and cash equivalents at beginning of the period	7,301.97	16,358.86
Cash and cash equivalents at March 31, 2023/ March 31, 2022 (Refer note 5.1)	**3,772.30**	**7,301.97**

The above Statement of cash flow has been prepared under the indirect method set out in Ind-AS 7 - Statement of Cash Flow.
See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286023

Annamma Varghese C
Chief Financial Officer

Place: Kottayam
Date: May 27, 2023

Laila Mathew
Whole-time Director
DIN: 01286176

Sreenath Palakkattillam
Company Secretary

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 23211952BGRFYN5377

STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED MARCH 31, 2023

A. Equity Share Capital

Equity shares of ₹10/- each issued, subscribed and fully paid

(1) Current Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2022	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2023
21,687.93	-	21,687.93	-	21,687.93

(2) Previous Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2021	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2022
20,250.05	-	20,250.05	1,437.88	21,687.93

B. Other Equity

(1) Current Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus								
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus	Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
Balance as at April 01, 2022	**9.07**	**7,068.66**	**8,279.52**	**4,088.74**	**11,660.97**	**12,992.36**	**2.86**	**(87.69)**	**44,014.49**
Changes in accounting policy or prior period errors	-								-
Restated balance at the beginning of the current reporting period	9.07	7,068.66	8,279.52	4,088.74	11,660.97	12,992.36	2.86	(87.69)	44,014.49
Total Comprehensive Income for the current year	-							(6.08)	(6.08)
Dividends	-	-	-	-	-	-	-	-	-
Transfer to/(from) Retained earnings			2,141.07	(4,088.74)	-	1,948.08	(0.41)		
Shares issued on rights issue basis	-	-	-	-	-	-	-	-	-
Profit for the year (net of taxes)	-					10,705.38			10,705.38
Balance as at March 31, 2023	**9.07**	**7,068.66**	**10,420.59**	**-**	**11,660.97**	**25,645.81**	**2.45**	**(93.77)**	**54,713.78**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

S.G. & CO. CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

(2) Previous Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus								
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus	Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
Balance as at April 01, 2021	**9.07**	**2,755.03**	**6,679.58**	**3,403.13**	**11,660.97**	**7,278.25**	**2.86**	**19.91**	**31,808.80**
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the previous reporting period	9.07	2,755.03	6,679.58	3,403.13	11,660.97	7,278.25	2.86	19.91	31,808.80
Total Comprehensive Income for the previous year	-	-	-	-	-	-	-	(107.60)	(107.60)
Dividends	-	-	-	-	-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	1,599.94	685.61	-	(2,285.55)	-	-	-
Shares issued on rights issue basis	-	4,313.63	-	-	-	-	-	-	4,313.63
Profit for the year (net of taxes)	-	-	-	-	-	7,999.66	-	-	7,999.66
Balance as at March 31, 2022	**9.07**	**7,068.66**	**8,279.52**	**4,088.74**	**11,660.97**	**12,992.36**	**2.86**	**(87.69)**	**44,014.49**

*As required by section 45-IC of the RBI Act 1934, the Company maintains a reserve fund and transfers there in a sum not less than twenty percent of its net profit every year as disclosed in the statement of profit and loss and before any dividend is declared. The Company cannot appropriate any sum from the reserve fund except for the purpose specified by Reserve Bank of India from time to time. Till date, RBI has not specified any purpose for the appropriation of Reserve fund maintained under section 45-IC of RBI Act, 1934.

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 27, 2023

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN:23211952BGRFYN5377

1 Corporate Information

Kosamattam Finance Limited is a Public Limited Company domiciled in India and incorporated under the provisions of the Companies Act, 1956. Its debt securities are listed on the Bombay Stock Exchange. The Company had been primarily incorporated as a Private Limited Company and converted into a Public Limited Company on November 22, 2013.

The Company is a Non-Banking Finance Company ('NBFC'), which provides a wide range of fund-based and fee-based services including gold loans, money exchange facilities, etc. The Company is a Systemically Important Non-Deposit Taking Non-Banking Financial Company Registered under Sec 45IA of RBI Act. The Company currently operates through 986 branches spread across the country.

The registration details are as follows:

RBI	**B-16.00117**
Corporate Identity Number (CIN)	**U65929KL1987PLC004729**

The financial statements of the Company for the year ended March 31, 2023, were approved for issue in accordance with the resolution of the Board of Directors on May 27, 2023.

2 Basis of preparation and presentation

2.1 Statement of Compliance

The financial statements of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 ('the Act') read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time).

These financial statements may require further adjustments, if any, necessitated by the guidelines/clarifications/directions issued in future by RBI, Ministry of Corporate Affairs, or other regulators, which will be implemented as and when the same are issued and made applicable.

2.2 Basis of measurement

The financial statements have been prepared on a historical cost basis, except for the following assets and liabilities which have been measured at fair value:

i) Fair value through other comprehensive income (FVOCI) instruments,
ii) Other financial assets held for trading,
iii) Financial assets and liabilities designated at fair value through profit or loss (FVTPL)

2.3 Presentation of Financial Statements

The financial statements of the Company are presented as per Schedule III (Division III) of the Companies Act, 2013 applicable to NBFCs, as notified by the Ministry of Corporate Affairs (MCA). Financial assets and financial liabilities are generally reported on a gross basis except when there is an unconditional legally enforceable right to offset the recognized amounts without being contingent on a future event and the parties intend to settle on a net basis

2.4 Functional and presentation currency

The financial statements are presented in Indian Rupees (INR) which is also its functional currency and all values are rounded to the nearest lakhs, except when otherwise indicated.

2.5 New Accounting Standards those are issued but not effective

Ministry of Corporate Affairs ("MCA") notifies new standard or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. On March 31, 2023, MCA amended the Companies (Indian Accounting Standards) Rules, 2015 by issuing the Companies (Indian Accounting Standards) Amendment Rules, 2023, applicable from April 1, 2023, as below:

- Ind AS 1 – Presentation of Financial Statements

The amendments require companies to disclose their material accounting policies rather than their significant accounting policies. Accounting policy information, together with other information, is material when it can reasonably be expected to influence decisions of primary users of general purpose financial statements. The Company does not expect this amendment to have any significant impact in its financial statements.





- Ind AS 12 – Income Taxes

The amendments clarify how companies account for deferred tax on transactions such as leases and decommissioning obligations. The amendments narrowed the scope of the recognition exemption in paragraphs 15 and 24 of Ind AS 12 (recognition exemption) so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences. The Company is evaluating the impact, if any, in its financial statements.

- Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors

The amendments will help entities to distinguish between accounting policies and accounting estimates. The definition of a change in accounting estimates has been replaced with a definition of accounting estimates. Under the new definition, accounting estimates are "monetary amounts in financial statements that are subject to measurement uncertainty". Entities develop accounting estimates if accounting policies require items in financial statements to be measured in a way that involves measurement uncertainty. The Company does not expect this amendment to have any significant impact in its financial statements

3 Significant accounting policies

3.1 Recognition of interest income

The Company recognizes interest income by applying the effective interest rate (EIR) to the gross carrying amount of a financial asset except for purchased or originated credit-impaired financial assets and other credit-impaired financial assets.
For purchased or originated credit-impaired financial assets, the Company applies the credit-adjusted effective interest rate to the amortized cost of the financial asset from initial recognition.
For other credit-impaired financial assets, the Company applies an effective interest rate to the amortized cost of the financial asset in subsequent reporting periods.

The effective interest rate on a financial asset is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset .While estimating future cash receipts, factors like expected behaviour and life cycle of the financial asset, probable fluctuation in collateral value etc. are considered which has an impact on the EIR.

While calculating the effective interest rate, the Company includes all fees and charges paid or received to and from the borrowers that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

3.2 Recognition of revenue from the sale of goods or services

Revenue (other than for Financial Instruments within the scope of Ind AS 109) is measured at an amount that reflects the considerations, to which an entity expects to be entitled in exchange for transferring goods or services to the customer, excluding amounts collected on behalf of third parties.

The Company recognizes revenue from contracts with customers based on a five-step model as set out in Ind AS 115:

Step 1: Identify contract(s) with a customer: A contract is defined as an agreement between two or more parties that creates enforceable rights and obligations and sets out the criteria for every contract that must be met.

Step 2: Identify performance obligations in the contract: A performance obligation is a promise in a contract with a customer to transfer a good or service to the customer.

Step 3: Determine the transaction price: The transaction price is the amount of consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Step 4: Allocate the transaction price to the performance obligations in the contract: For a contract that has more than one performance obligation, the Company allocates the transaction price to each performance obligation in an amount that depicts the amount of consideration to which the Company expects to be entitled in exchange for satisfying each performance obligation.

Step 5: Recognise revenue when (or as) the Company satisfies a performance obligation

Revenue from a contract with the customer for rendering services is recognized at a point in time when the performance obligation is satisfied.

3.3 Financial instruments

A. Financial Assets

3.3.1 Initial recognition and measurement

All financial assets are recognized initially at fair value when the parties become parties to the contractual provisions of the financial asset. In the case of financial assets which are not recorded at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial assets, are adjusted to the fair value on initial recognition.

3.3.2 Subsequent measurement

The Company classifies its financial assets into various measurement categories. The classification depends on the contractual terms of the financial assets' cash flows and the Company's business model for managing financial assets.

a. Financial assets measured at amortized cost

A financial asset is measured at Amortised Cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

b. Financial assets measured at fair value through other comprehensive income (FVOCI)

A financial asset is measured at FVOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

c. Financial assets measured at fair value through profit or loss (FVTPL)

A financial asset which is not classified in any of the above categories is measured at FVTPL.

B. Financial liabilities

3.3.3 Initial recognition and measurement

All financial liabilities are recognized initially at fair value and, in the case of borrowings and payables, net of directly attributable transaction costs. The company's financial liabilities include trade and other payables, non-convertible debentures, loans, and borrowings including bank overdrafts.

3.3.4 Subsequent Measurement

Financial liabilities are subsequently carried at amortized cost using the effective interest method.

3.4 Derecognition of financial assets and liabilities

3.4.1 Financial Asset

The Company derecognizes a financial asset when the contractual cash flows from the asset expire or it transfers its rights to receive the contractual cash flows from the financial asset in a transaction in which substantially all the risks and rewards of ownership are transferred. Any interest in transferred financial assets that is created or retained by the Company is recognized as a separate asset or liability.

3.4.2 Financial Liability

A financial liability is derecognized when the obligation under the liability is discharged, cancelled, or expires. Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as de-recognition of the original liability and the recognition of a new liability with the difference charged to profit or loss.

3.5 Offsetting

Financial assets and financial liabilities are generally reported gross in the balance sheet. Financial assets and liabilities are offset and the net amount is presented in the balance sheet when the Company has a legal right to offset the amounts and intends to settle on a net basis or to realize the asset and settle the liability simultaneously in all the following circumstances:

a. The normal course of business
b. The event of default
c. The event of insolvency or bankruptcy of the Company and/or its counterparties

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS

3.6 Impairment of financial assets

In accordance with Ind AS 109, the Company uses the 'Expected Credit Loss model (ECL), for evaluating impairment of financial assets other than those measured at Fair value through profit and loss.

Further, in accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the impairment allowances as per ECL shall be compared with the required provisioning under IRACP. If the impairment allowance under Ind AS 109 is lower than the provisioning required under IRACP the difference is appropriated from net profit after tax to 'Impairment Reserve'.

3.6.1 Overview of the Expected Credit Loss (ECL) model

Expected Credit Loss, at each reporting date, is measured through a loss allowance for a financial asset:

- At an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition.
- At an amount equal to 12-month expected credit losses, if the credit risk on a financial instrument has not increased significantly since initial recognition.

Lifetime expected credit losses mean expected credit losses that result from all possible default events over the expected life of a financial asset.

12-month expected credit losses mean the portion of Lifetime ECL that represents the ECLs that result from default events on financial assets that are possible within the 12 months after the reporting date.

The Company performs an assessment, at the end of each reporting period, of whether a financial asset's credit risk has increased significantly since initial recognition. When making the assessment, the change in the risk of a default occurring over the expected life of the financial instrument is used instead of the change in the amount of expected credit losses.

Based on the above process, the Company categorizes its loans into three stages as described below:

For non-impaired financial assets

- Stage 1 is comprised of all non-impaired financial assets which have not experienced a significant increase in credit risk (SICR) since initial recognition. A 12-month ECL provision is made for stage 1 financial asset. In assessing whether credit risk has increased significantly, the Company compares the risk of a default occurring on the financial asset as at the reporting date with the risk of a default occurring on the financial asset as at the date of initial recognition. Interest revenue is calculated on the gross carrying amount of the asset.
- Stage 2 is comprised of all non-impaired financial assets which have experienced a significant increase in credit risk since initial recognition. The Company recognizes lifetime ECL for stage 2 financial assets. In subsequent reporting periods, if the credit risk of the financial instrument improves such that there is no longer a significant increase in credit risk since initial recognition, then entities shall revert to recognizing 12 months ECL provision. Interest revenue is calculated on the gross carrying amount of the asset.

For impaired financial assets:

Financial assets are classified as stage 3 when there is objective evidence of impairment at the reporting date.

The Company recognizes lifetime ECL for impaired financial assets and interest revenue is calculated on the net carrying amount of the asset.

3.6.2 Estimation of Expected Credit Loss

The mechanics of the ECL calculations are outlined below and the key elements are, as follows:

Probability of Default (PD) - The Probability of Default is an estimate of the likelihood of default over a given time horizon. The Company uses historical information where available to determine PD. Considering the different products and schemes, the Company has bifurcated its loan portfolio into various pools.

Exposure at Default (EAD) - The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest from missed payments.

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Loss Given Default (LGD) – The Loss Given Default is an estimate of the loss arising in the case where default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realization of any collateral.

Forward-looking information

While estimating the expected credit losses, the Company reviews macro-economic developments occurring in the economy and market it operates in. Periodically, the Company analyses if there is any relationship between key economic trends like GDP, unemployment rates, benchmark rates set by the Reserve Bank of India, inflation, etc. with the estimate of PD, LGD determined by the Company based on its internal data. While the internal estimates of PD, LGD rates by the Company may not be always reflective of such relationships, temporary overlays, if any, are embedded in the methodology to reflect such macro-economic trends reasonably.

To mitigate its credit risks on financial assets, the Company seeks to use collateral, where possible. The collateral comes in various forms, such as Land, buildings, securities, etc. However, the fair value of collateral affects the calculation of ECL. To the extent possible, the Company uses active market data for valuing financial assets held as collateral. Other financial assets which do not have readily determinable market values are valued using models. Non-financial collateral is valued based on data provided by third parties or management judgments. In its normal course of business whenever default occurs, the Company may take possession of properties or other assets in its retail portfolio and generally disposes of such assets through auction, to settle outstanding debt. Any surplus funds are returned to the customers/obligors. As a result of this practice, assets under legal repossession processes are not recorded on the balance sheet. Loans are written off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subjected to write-offs. Any subsequent recoveries against such loans are credited to the statement of profit and loss.

3.7 Determination of fair value of Financial Instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

i. In the principal market for the asset or liability, or

ii. In the absence of a principal market, in the most advantageous market for the asset or liability

The principal or the most advantageous market must be accessible by the Company. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

Fair value measurements are categorized into Level 1, 2, or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

The Company recognizes transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred. No such instances of transfers between levels of the fair value hierarchy were recorded during the reporting period.

3.8 Cash and cash equivalents

Cash and cash equivalents comprise of cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

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For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above.

3.9 Bank Balances other than cash and cash equivalents

Bank balances other than cash and cash equivalents include earmarked balances with banks and balances which are held as margin money or security against borrowings, guarantees, and other commitments.

3.10 Other receivables

Other receivables mean receivables emanating from items that are classified as 'others' under 'Revenue from Operations'.

3.11 Property, plant, and equipment

Property, plant, and equipment (PPE) are measured at cost less accumulated depreciation and accumulated impairment if any. Cost of an item of property, plant, and equipment comprises its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use, and estimated costs of dismantling and removing the item and restoring the site on which it is located.

Advances paid towards the acquisition of fixed assets, outstanding at each reporting date are shown under other non-financial assets. The cost of property, plant, and equipment not ready for its intended use at each reporting date are disclosed as capital work-in-progress. Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably. Other repairs and maintenance costs are expensed off as and when incurred.

3.11.1 Depreciation

Depreciation on property, plant, and equipment is calculated using written down value method (WDV) to write down the cost of property and equipment to their residual values over their estimated useful lives which is in line with the estimated useful life as specified in Schedule II of the Companies Act, 2013.

The estimated useful lives are as follows:

Particulars	*Useful Life*
Building	*60 Years*
Building - Compound Wall and Well	*5 Years*
Furniture and Fixtures	*10 Years*
Electrical Fittings	*10 Years*
Computer	*3 Years*
Vehicles	*8 Years*
Plant and Machinery	*22/15 Years*

The residual values, useful lives, and methods of depreciation of property, plant, and equipment are reviewed at each financial year-end and adjusted prospectively, if appropriate. Changes in the expected useful life are accounted for by changing the amortization period or methodology, as appropriate, and treated as changes in accounting estimates.

Property, plant, and equipment are derecognized on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in other income/expense in the statement of profit and loss in the year the asset is derecognized. The date of disposal of an item of property, plant, and equipment is the date the recipient obtains control of that item in accordance with the requirements for determining when a performance obligation is satisfied in Ind AS 115.

Right of Use of Assets

Right of use assets are depreciated from the commencement date on written down value basis over the shorter of lease term and useful life of the underlying asset.

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3.12 Intangible assets

An intangible asset is recognized only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Company.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of an intangible asset comprises its purchase price including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.
Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably.

Intangible assets comprising of software is amortized on a straight-line basis over a period of 10 years unless it has a shorter useful life.

Gains or losses from the derecognition of intangible assets are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of Profit or Loss when the asset is derecognized.

3.13 Impairment of non–financial assets: Property, Plant and Equipment and Intangible Assets

The Company assesses, at each reporting date, whether there is any indication that any property, plant and equipment, and intangible assets or group of assets called Cash Generating Units (CGU) may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount to determine the extent of impairment, if any.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs of disposal and its value in use. A recoverable amount is determined for an individual asset unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets. When the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used.
An assessment is made at each reporting date to determine whether there is an indication that previously recognized impairment losses no longer exist or have decreased. If such indication exists, the Company estimates the asset's or CGU's recoverable amount. A previously recognized impairment loss is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited so that the carrying amount of the asset does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of profit or loss unless the asset is carried at a revalued amount, in which case, the reversal is treated as a revaluation increase. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

3.14 Finance costs

Finance costs represent interest expense recognized by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial liabilities other than financial liabilities classified as FVTPL.
The EIR in case of a financial liability is computed

a. As the rate that exactly discounts estimated future cash payments through the expected life of the financial liability to the gross carrying amount of the amortized cost of financial liability.

b. By considering all the contractual terms of the financial instrument in estimating the cash flows.

c. Including all fees paid between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. Any subsequent changes in the estimation of the future cash flows are recognized in interest income with the corresponding adjustment to the carrying amount of the assets

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3.15 Employee Benefits Expenses

3.15.1 Short Term Employee Benefits

All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include benefits such as salaries, wages, short-term compensated absence, etc. The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized as an expense during the period when the employees render the services.

3.15.2 Post-Employment Benefits

A. Defined contribution schemes

All eligible employees of the company are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the company contribute monthly at a stipulated percentage of the covered employee's salary. Contributions are made to Employees Provident Fund Organization in respect of Provident Fund at the prescribed rates and are charged to Statement of Profit and Loss at actuals. The company has no liability for future provident fund benefits other than its annual contribution.

B. Defined Benefit schemes

Gratuity

The Company provides for gratuity covering eligible employees under which a lump sum payment is paid to vested employees at retirement, death, incapacitation, or termination of employment, of an amount reckoned on the respective employee's salary and his tenure of employment with the Company. The Company accounts for its liability for future gratuity benefits based on actuarial valuation determined at each Balance Sheet date by an Independent Actuary using Projected Unit Credit Method.

The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under a defined benefit plan are based on the market yields on Government Securities as at the Balance Sheet date.

An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, attrition rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, these liabilities are highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

Re-measurement, comprising of actuarial gains and losses (excluding amounts included in net interest on the net defined benefit liability), are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through Other Comprehensive Income in the period in which they occur. Re-measurements are not reclassified to profit and loss in subsequent periods

3.16 Provisions

Provisions are recognized when the company has a present obligation (legal or constructive) as a result of past events, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

When the effect of the time value of money is material, the company determines the level of provision by discounting the expected cash flows at a pre-tax rate reflecting the current rates specific to the liability. The expense relating to any provision is presented in the statement of profit and loss net of any reimbursement.

3.17 Taxes

Income tax expense for the year comprises of current tax and deferred tax.

3.17.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities.

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The tax rates and tax laws used to compute the amount are those that are enacted, or substantively enacted, by the end of reporting date in India where the Company operates and generates taxable income. Current income tax relating to items recognized outside profit or loss is recognized outside profit or loss i.e., either in other comprehensive income or in equity.

Current tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

3.17.2 Deferred tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities used in the computation of taxable profit and their carrying amounts in the financial statements for financial reporting purposes.

Deferred tax liabilities are recognised for all taxable temporary differences, except:
i. Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss
ii. In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised, except:

i. When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss

ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are re-assessed at each reporting date and are recognised to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss ie., either in other comprehensive income or in equity. Deferred tax items are recognised in correlation to the underlying transaction either in other comprehensive income or directly in equity.

3.17.3 Goods and services tax /value-added taxes paid on acquisition of assets or on incurring expenses

Expenses and assets are recognized net of the goods and services tax/value-added taxes paid, except:
i. When the tax incurred on a purchase of assets or services is not recoverable from the taxation authority, in which case, the tax paid is recognized as part of the cost of acquisition of the asset or as part of the expense item, as applicable
ii. When receivables and payables are stated with the amount of tax included, the net amount of tax recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the balance sheet.

3.18 Other income and expenses

All other income and expenses are recognized in the period they occur.

3.19 Contingent Liabilities and Assets

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability

also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The Company does not recognize a contingent liability but discloses its existence in the financial statements.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity. Contingent assets are neither recognized nor disclosed in the financial statements.

3.20 Earnings Per Share

The Company reports basic and diluted earnings per share in accordance with Ind AS 33 on Earnings per share. Basic EPS is calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting preference dividend and attributable taxes) by the weighted average number of equity shares outstanding during the year.
The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources.

For calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares. Dilutive potential equity shares are deemed converted as of the beginning of the period unless they have been issued at a later date. In computing the dilutive earnings per share, only potential equity shares that are dilutive and that either reduce the earnings per share or increases loss per share are included.

3.21 Foreign currency transactions

Transactions in foreign currencies are translated into the functional currency of the Company at the exchange rates at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the exchange rate at the reporting date and the resultant exchange differences are recognized in the Statement of Profit and Loss. Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the exchange rate when the fair value was determined. Non-monetary assets and liabilities that are measured based on the historical cost in a foreign currency are translated at the exchange rate at the date of the transaction.

3.22 Cash-flow statement

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from regular revenue-generating, investing and financing activities of the Company are segregated.

3.23 Leases

The Company has adopted Ind AS 116-Leases effective from 1st April 2019, using the modified retrospective method. The Company has applied the standard to its leases with the cumulative impact recognized on the date of initial application.

The Company's lease asset classes primarily consist of leases for buildings. The Company assesses whether a contract is or contains a lease, at the inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether:
(i) The contract involves the use of an identified asset
(ii) The Company has substantially all of the economic benefits from the use of the asset through the period of the lease and
(iii) The Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognizes a right-of-use asset ("ROU") and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term Leases) and leases of low-value assets. For these short-term and leases of low-value assets, the Company recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses if any. Right-of-use assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The lease liability is initially measured at the present value of the future lease payments. The lease payments are discounted using the interest rate implicit in the lease or, if not readily determinable, using the incremental borrowing rates. The lease liability is subsequently re-measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments made.

A lease liability is re-measured upon the occurrence of certain events such as a change in the lease term or a change in an index or rate used to determine lease payments. The re-measurement normally also adjusts the leased assets. Lease liability and ROU asset have been separately presented in the Balance Sheet and lease payments have been classified as financing cash flows.

4 Significant accounting judgments, estimates, and assumptions

The preparation of financial statements in conformity with the Ind AS requires the management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets, and liabilities and the accompanying disclosure and the disclosure of contingent liabilities, at the end of the reporting period. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

In particular, information about significant areas of estimation, uncertainty, and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements is included in the following notes:

4.1 Going Concern

The financial statements of the Company are prepared on a going concern basis. Management is of the view that it is considered appropriate to prepare these financial statements on a going concern basis as the Company expects to generate sufficient cash flows from operating activities and unused lines of credit to meet its obligations in the foreseeable future.

4.2 Business Model Assessment

Classification and measurement of financial assets depend on the results of the Solely Payments of Principal and Interest (SPPI) and the business model test. The Company determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgment reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed, and how the managers of the assets are compensated. The Company monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets.

4.3 Effective Interest Rate (EIR) method

The Company's EIR methodology recognizes interest income using a rate of return that represents the best estimate of a constant rate of return over the expected behavioural life of loans given and recognizes the effect of potentially different interest rates at various stages and other characteristics of the product life cycle (including prepayments and penalty interest and charges).

This estimation, by nature, requires an element of judgment regarding the expected behaviour and life-cycle of the instruments, probable fluctuations in collateral value as well as expected changes to India's base rate and other fee income/expense that are integral parts of the instrument

4.4 Impairment of loans portfolio

The measurement of impairment losses across all categories of financial assets requires judgment, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

It has been the Company's policy to regularly review its models in the context of actual loss experience and adjust when necessary.

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4.5 Contingent liabilities and provisions other than impairment on a loan portfolio

The Company operates in a regulatory and legal environment that, by nature, has a heightened element of litigation risk inherent to its operations. As a result, it is involved in various litigation and arbitration in the ordinary course of business. When the Company can reliably measure the outflow of economic benefits in relation to a specific case and considers such outflows to be probable, the Company records a provision against the case. Where the probability of outflow is considered to be remote, or probable, but a reliable estimate cannot be made, a contingent liability is disclosed. Given the subjectivity and uncertainty of determining the probability and amount of losses, the Company takes into account a number of factors including legal advice, the stage of the matter, and historical evidence from similar incidents. Significant judgment is required to conclude these estimates.

4.6 Defined employee benefit assets and liabilities

The cost of the defined benefit gratuity plan and the present value of the gratuity obligation are determined using actuarial valuations. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

4.7 Fair value measurement

When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using various valuation techniques. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values. Judgments include considerations of inputs such as liquidity risk, credit risk, and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

4.8 Other estimates

These include contingent liabilities, useful lives of tangible and intangible assets, etc.

Note 5: Cash and Cash Equivalents and Bank Balances

Note 5.1: Cash and cash equivalents

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Cash on hand	1,559.94	1,758.61
Balances with Banks	2,212.36	5,543.36
Cheques, drafts on hand	-	-
Fixed deposits with bank (original maturity within a period of three months)	-	-
Total	3,772.30	7,301.97

Note 5.2: Bank balance other than cash and cash equivalents

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Fixed deposits with bank (maturing after a period of three months) (Refer Note 5.2.1)	33,352.78	26,675.74
Balance in other escrow accounts	-	-
Unclaimed Auction Surplus	223.24	103.90
Unclaimed interest and redemption proceeds of Non-Convertible debentures- Private Issue	35.52	59.05
Total	33,611.54	26,838.69

Note 5.2.1: Fixed Deposits with Banks to the extent held as security against the borrowings, guarantees, etc.

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Security for borrowings	32,452.83	26,073.90
Security for guarantees	28.19	27.38

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Note 6: Receivables

Note 6.1: Trade Receivables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
a) Trade Receivables Considered good - secured	-	-
b) Trade Receivables Considered good – unsecured	15.76	14.08
c) Trade Receivables which have a significant increase in credit risk	-	-
d) Trade Receivables -credit impaired	4.07	-
Total	**19.83**	**14.08**
Less: Allowance for impairment loss	4.07	-
Total Net Receivable	**15.76**	**14.08**

Trade Receivables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Undisputed Trade Receivable						
Considered Good	15.76	-	-	-	-	**15.76**
Considered doubtful	0.40	2.36	-	-	1.31	**4.07**
Disputed Trade Receivable						
Considered Good	-	-	-	-	-	-
Considered doubtful	-	-	-	-	-	-
Gross carrying Amount	**16.16**	**2.36**	-	-	**1.31**	**19.83**
Less : ECL - simplified approach	**0.40**	**2.36**	-	-	**1.31**	**4.07**
Net carrying amount	**15.76**	-	-	-	-	**15.76**

Trade Receivables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Undisputed Trade Receivable						
Considered Good	9.33	2.74	0.67	1.32	0.02	**14.08**
Considered doubtful	-	-	-	-	-	-
Disputed Trade Receivable						
Considered Good	-	-	-	-	-	-
Considered doubtful	-	-	-	-	-	-
Gross carrying Amount	**9.33**	**2.74**	**0.67**	**1.32**	**0.02**	**14.08**
Less : ECL - simplified approach	-	-	-	-	-	-
Gross carrying Amount	**9.33**	**2.74**	**0.67**	**1.32**	**0.02**	**14.08**

Reconciliation of impairment loss allowance on Trade receivables:

Currency: ₹ in Lakhs

Particulars	Amount
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2021	-
Add: Addition during the year	-
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2022	-
Add: Addition during the year	4.07
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2023	**4.07**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGG & COMPANY H.O TRICHUR BR COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

Note 6.2: Other Receivables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
a) Other Receivables Considered good - secured	-	-
b) Other Receivables Considered good - unsecured	-	-
Receivables from Power Generation - Wind Mill	20.73	22.05
Receivables Others	-	47.45
c) Other Receivables which have significant increase in Credit Risk	-	-
d) Other Receivables - credit impaired	-	-
Total	**20.73**	**69.50**
Less: Allowance for impairment loss on other receivables considered good - unsecured	**20.73**	**-**
Total Net Other Receivable	**-**	**69.50**

As at March 31, 2023

Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	-	-	-	-	20.73	**20.73**
Less : ECL - simplified approach	-	-	-	-	20.73	**20.73**
Net carrying amount	-	-	-	-	-	-

As at March 31, 2022

Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	-	-	-	-	69.50	**69.50**
Less : ECL - simplified approach	-	-	-	-	-	-
Net carrying amount	-	-	-	-	**69.50**	**69.50**

Reconciliation of impairment loss allowance on Other receivables:

Currency: ₹ in Lakhs

Particulars	Amount
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2021	-
Add: Addition during the year	-
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2022	-
Add: Addition during the year	20.73
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2023	**20.73**

Notes:

(i) These receivables are non-interest bearing and short-term in nature

(ii) Impairment provision has been made for doubtful debts.

(iii) None of the trade and other receivables is due from directors or other officers of the company either severally or jointly with any other person. Nor are due from firms or private companies respectively in which any director is a partner, a director, or a member.

(iv) **Simplified approach for trade and other receivables**

The Company follows 'simplified approach' for recognition of impairment loss allowance on trade and other receivables. The application of simplified approach does not require the Company to track changes in credit risk. It recognises impairment loss allowance based on lifetime ECLs at each reporting date, right from its initial recognition. At every reporting date, the historical observed default rates are updated for changes in the forward looking estimates.

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Note 7: Loans

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023				
	Amortized Cost	At Fair value			Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total
(A) i) Gold Loan	4,84,502.31	-	-	-	-	4,84,502.31
ii) Business Loans	9.92	-	-	-	-	9.92
iii) Micro Finance Loans	83.34	-	-	-	-	83.34
iv) Mortgaged Loan	6,192.36	-	-	-	-	6,192.36
v) Rental Loan	13.50	-	-	-	-	13.50
vi) Other Loans	165.15					165.15
Total (A) - Gross	**4,90,966.58**	-	-	-	-	**4,90,966.58**
Less: Impairment loss allowance	6,397.52	-	-	-	-	6,397.52
Total (A) - Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(B) I) Secured by tangible assets						
i) Gold Loan	4,84,502.31	-	-	-	-	4,84,502.31
ii) Mortgaged Loan	6,192.36	-	-	-	-	6,192.36
Total (I) - Gross	**4,90,694.67**	-	-	-	-	**4,90,694.67**
Less: Impairment loss allowance	6,125.76	-	-	-	-	6,125.76
Total (I) - Net	**4,84,568.91**	-	-	-	-	**4,84,568.91**
II) Unsecured						
i) Business Loans	9.92	-	-	-	-	9.92
ii) Micro Finance Loans	83.34	-	-	-		83.34
iii) Rental Loan	13.50	-	-	-	-	13.50
iv) Other Loans	165.15	-	-	-	-	165.15
Total (II) - Gross	**271.91**	-	-	-	-	**271.91**
Less: Impairment loss allowance	271.76	-	-	-	-	271.76
Total (II) - Net	**0.15**	-	-	-	-	**0.15**
Total (B) (I+II) - Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(C) (I) Loans in India						
i) Public Sector	-	-	-	-	-	-
ii) Others	4,90,966.58	-	-	-	-	4,90,966.58
Total (C) (I) - Gross	**4,90,966.58**	-	-	-	-	**4,90,966.58**
Less: Impairment loss allowance	**6,397.52**	-	-	-	-	**6,397.52**
Total (C) (I)- Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(II) Loans outside India	-	-	-	-	-	-
Total (C) (I) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-	-	-
Total (C) (I) and (C) (II)	**4,84,569.06**		-		-	**4,84,569.06**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

S.G. & COMPANY CHARTERED ACCOUNTANTS H.O TRICHUR Br. COCHIN CALICUT CHENNAI

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022					
	Amortized Cost	At Fair value				Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total	
(A)						
i) Gold Loan	3,96,680.71	-	-	-	-	3,96,680.71
ii) Business Loans	507.35	-	-	-	-	507.35
iii)Kisan Credit	528.56					528.56
iii) Micro Finance Loans	116.33	-	-	-	-	116.33
iv) Mortgaged Loan	6,344.64	-	-	-	-	6,344.64
v) Rental Loan	16.13	-	-	-	-	16.13
vi) Other Loans	147.52	-	-	-	-	147.52
Total (A) - Gross	**4,04,341.24**	-	-	-	-	**4,04,341.24**
Less: Impairment loss allowance	3,616.24	-	-	-	-	3,616.24
Total (A) - Net	**4,00,725.00**	-	-	-	-	**4,00,725.00**
(B) I) Secured by tangible assets						
i) Gold Loan	3,96,680.71	-	-	-	-	3,96,680.71
ii) Mortgaged Loan	6,344.64	-	-	-	-	6,344.64
Total (I) - Gross	**4,03,025.35**	-	-	-	-	**4,03,025.35**
Less: Impairment loss allowance	3,218.54	-	-	-	-	3,218.54
Total (I) - Net	**3,99,806.81**	-	-	-	-	**3,99,806.81**
II) Unsecured						
i) Business Loans	507.35	-	-	-	-	507.35
ii)Kisan Credit	528.56					528.56
iii) Micro Finance Loans	116.33	-	-	-	-	116.33
iv) Rental Loan	16.13	-	-	-	-	16.13
v) Other Loans	147.52	-	-	-	-	147.52
Total (II) - Gross	**1,315.89**	-	-	-	-	**1,315.89**
Less: Impairment loss allowance	397.70	-	-	-	-	397.70
Total (II) - Net	**918.19**	-	-	-	-	**918.19**
Total (B) (I+II) - Net	**4,00,725.00**	-	-	-	-	**4,00,725.00**
(C) (I) Loans in India						
i) Public Sector	-	-	-	-	-	-
ii) Others	4,04,341.24	-	-	-	-	4,04,341.24
Total (C) (I) - Gross	**4,04,341.24**	-	-	-	-	**4,04,341.24**
Less: Impairment loss allowance	3,616.24	-	-	-	-	3,616.24
Total (C) (I)- Net	4,00,725.00	-	-	-	-	4,00,725.00
(II) Loans outside India	-	-	-	-	-	-
Total (C) (II) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-	-	-
Total (C) (I) and (C) (II)	**4,00,725.00**	-	-	-	-	**4,00,725.00**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

BSS & COMPANY CHARTERED ACCOUNTANTS M.C. TRICHUR Br. COCHIN CALICUT CHENNAI

Note: (i) Please refer Note 38: Related Party Disclosures for details of loans given to Related Parties
(ii) There are no loans measured at FVOCI or FVTPL or designated at FVTPL.

Credit Quality of Loan Assets

The table below shows the credit quality and the maximum exposure to credit risk based on the Company's internal credit rating system and year-end stage classification. The amounts presented are gross of impairment allowances. Details of the Company's internal grading system are explained in Note 41.

Currency: ₹ in Lakhs

Particulars	As at March 31,							
	2023				2022			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Internal rating grade								
Performing								
High grade	4,64,525.44	-	-	4,64,525.44	3,77,388.05	-	-	3,77,388.05
Standard grade	-	5,158.17	-	5,158.17	-	5,667.36	-	5,667.36
Sub-standard grade	-	7,121.44	-	7,121.44	-	2,305.95	-	2,305.95
Past due but not impaired	-	6,406.68	-	6,406.68	-	9,329.77	-	9,329.77
Non- performing	-	-	-	-	-	-	-	-
Individually impaired	-	-	7,754.85	7,754.85	-	-	9,650.11	9,650.11
Total	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**	**3,77,388.05**	**17,303.08**	**9,650.11**	**4,04,341.24**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**	**3,77,388.05**	**17,303.08**	**9,650.11**	**4,04,341.24**

An analysis of changes in the gross carrying amount and the corresponding ECL allowances is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31,							
	2023				2022			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Gross carrying amount opening balance	3,77,388.05	17,303.08	9,650.11	4,04,341.24	3,11,238.13	31,688.29	8,049.47	3,50,975.89
New assets originated or purchased	14,34,875.58	-	485.55	14,35,361.13	9,56,108.13	-	1,140.12	9,57,248.25
Assets derecognised or repaid(excluding write offs and includes interest accruals adjusted)	(13,27,316.60)	(17,259.17)	(4,160.02)	(13,48,735.79)	(8,70,912.53)	(30,226.03)	(2,743.67)	(9,03,882.23)
Transfers to Stage 1	-	-	-	-	-	-	-	-
Transfers to Stage 2	(20,421.59)	20,421.59	-	-	(19,045.01)	19,045.01	-	-
Transfers to Stage 3	-	(1,779.21)	1,779.21	-	-	(3,204.19)	3,204.19	-
Amounts written off	-	-	-	-	(0.67)	-	-	(0.67)
Gross carrying amount closing balance	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**	**3,77,388.05**	**17,303.08**	**9,650.11**	**4,04,341.24**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**	**3,77,388.05**	**17,303.08**	**9,650.11**	**4,04,341.24**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

S.S. & CO. COMPANY H.O. TRICHUR ERNAKULAM CALICUT CHENNAI CHARTERED ACCOUNTANTS

Currency: ₹ in Lakhs

Reconciliation of ECL balance is given below:

Particulars	Year ended March 31, 2023				Year ended March 31, 2022			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
ECL allowance - opening balance	**1,323.19**	**317.63**	**1,975.42**	**3,616.24**	**1,085.59**	**397.19**	**1,666.73**	**3,149.51**
New assets originated or purchased	4,961.97	32.32	3,592.66	8,586.95	3,341.11	459.47	3,314.14	7,114.72
Assets derecognised or repaid (excluding write offs and includes interest accruals adjusted)	(4,554.41)	(421.84)	(1,193.75)	(6,170.00)	(2,998.19)	(924.05)	(1,706.57)	(5,628.81)
Transfers to Stage 1	(52.32)	-	(158.65)	(210.97)	(53.66)	71.92	(1,589.62)	(1,571.36)
Transfers to Stage 2	(67.64)	406.87	-	339.23	(48.90)	349.17	-	300.27
Transfers to Stage 3	(21.15)	43.02	214.20	236.07	(2.76)	(36.07)	290.74	251.91
Impact on year-end ECL of exposures transferred between stages during the year	**266.45**	**60.37**	**2,454.46**	**2,781.28**	**237.60**	**(79.56)**	**308.69**	**466.73**
Amounts written off	-	-	-	-	-	-	-	-
ECL allowance - closing balance	**1,589.64**	**378.00**	**4,429.88**	**6,397.52**	**1,323.19**	**317.63**	**1,975.42**	**3,616.24**

Note 8: Other financial assets

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Security deposits	1,360.33	1,338.45
Total	**1,360.33**	**1,338.45**

Note 9: Current tax assets (net)

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Income tax refundable *Provision for the year ₹4,188.73 lakhs (31 March 2023 ₹2,762.33 lakhs)*	994.75	1,562.56
Total	**994.75**	**1,562.56**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O TRICHUR BI COCHIN CALICUT CHENNAI

Note 10. Property. Plant and Equipment

Currency: ₹ in Lakhs

Particulars	Land	Building	Furniture & Fixtures	Electrical Fittings	Plant and Machinery	Vehicles	Computer and Accessories	Total	Capital-work-in progress (refer note 10.1)
Gross block- at cost									
Deemed cost as at April 01, 2021	8,507.60	683.18	8,560.32	1,760.53	576.00	393.65	1,811.62	22,292.90	-
Additions	-	-	607.47	169.38	4.50	9.13	128.30	918.78	36.49
Disposals	-	-	4.12	1.58	-	-	13.55	19.25	-
As at March 31, 2022	8,507.60	683.18	9,163.67	1,928.33	580.50	402.78	1,926.37	23,192.43	36.49
Additions	-	-	826.05	255.77	-	7.65	141.34	1,230.81	-
Disposals	243.87	222.36	627.02	-	-	-	37.37	1,130.62	36.49
As at March 31, 2023	8,263.73	460.82	9,362.70	2,184.10	580.50	410.43	2,030.34	23,292.62	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-
As at April 01, 2021	-	274.98	6,541.81	1,227.51	195.29	285.52	1,489.51	10,014.62	-
Charge for the year	-	28.84	568.77	150.93	48.53	32.84	197.96	1,027.87	-
Disposals	-	-	4.12	1.55	-	-	12.87	18.54	-
As at March 31, 2022	-	303.82	7,106.46	1,376.89	243.82	318.36	1,674.60	11,023.95	-
Charge for the year	-	20.94	577.65	168.45	43.10	26.53	161.05	997.72	-
Disposals	-	116.38	593.01	-	-	-	35.41	744.80	-
As at March 31, 2023	-	208.38	7,091.10	1,545.34	286.92	344.89	1,800.24	11,276.87	-
Net Block	-	-	-	-	-	-	-	-	-
As at March 31, 2022	**8,507.60**	**379.36**	**2,057.21**	**551.44**	**336.68**	**84.42**	**251.77**	**12,168.48**	**36.49**
As at March 31, 2023	**8,263.73**	**252.44**	**2,271.60**	**638.76**	**293.58**	**65.54**	**230.10**	**12,015.75**	**-**

Note:

(i) All title deeds of immovable properties are held in the name of the Company

(ii) No revaluation of any class of asset was carried out during the year.

(iii) The Company does not have any proceedings pending or initiated against the company for holding any Benami Property under the Benami Transactions (Prohibition) Act, 1988

(iv) Charge by Income tax Department - ₹ 10,80,91,696/- first charge on WDV of Furniture and Fixtures by Income Tax Department as per 281 order

(v) Charge for Debt Securities - The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVIth to XXVIth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

(vi) Charge for Borrowings - Paripassu floating charge on movable assets.

Note 10.1: Capital work in progress

CWIP ageing schedule

Currency: ₹ in Lakhs

As at March 31, 2023					
CWIP	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
Projects in progress	-	-	-	-	-
Projects temporarily suspended	-	-	-	-	-
Total	-	-	-	-	-

Currency: ₹ in Lakhs

As at March 31, 2022					
CWIP	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
Projects in progress	36.49	-	-	-	36.49
Projects temporarily suspended	-	-	-	-	-
Total	**36.49**	-	-	-	**36.49**

Note:

(i) The Company does not have any Capital-work-in progress whose completion is overdue

(ii) The Company does not have any projects where activity has been suspended

Leases

Note 11 : Right of use assets

Currency: ₹ in Lakhs

Particulars	Premises
Gross block	
Deemed cost as at April 01, 2021	**6,031.16**
Additions	1,871.29
Disposals	1,071.83
Net carrying amount as at March 31, 2022	**6,830.62**
Additions	2,337.35
Disposals	1,632.12
Net carrying amount as at March 31, 2023	**7,535.85**
Accumulated Depreciation	
As at April 01, 2021	**2,381.03**
Charge for the year	1,718.42
Disposals	989.53
Net carrying amount as at March 31, 2022	**3,109.92**
Charge for the year	1,861.00
Disposals	1,344.94
Net carrying amount as at March 31, 2023	**3,625.98**
Net Block	
Net carrying amount as at March 31, 2022	**3,720.70**
Net carrying amount as at March 31, 2023	**3,909.87**

*No revaluation of right of use assets was carried out during the year.

Note 11.1: Lease Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Lease Liabilities	4,163.59	3,911.13
Total	**4,163.59**	**3,911.13**

11.1(a) Maturity analysis of lease liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Less than 1 year	1,591.17	1,453.66
1 to 2 years	1,152.42	1,003.78
2 to 3 years	668.75	620.30
3 to 4 years	328.80	400.94
4 to 5 years	164.24	232.94
Above 5 year	258.21	199.51
Total	**4,163.59**	**3,911.13**

11.2 Amounts recognised in the Statement of Profit and Loss

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Depreciation charge of right-of-use assets (included in depreciation, amortisation and impairment)	1,861.00	1,718.42
Interest expense (included in finance costs)	454.96	431.51
11.3 Gains or losses arising from sale and leaseback transactions	-	-
11.4 The total cash outflow for leases during the year	2,143.31	2,001.38

11.5 Lease Disclosures

In the statement of profit and loss, operating lease expenses which were recognised as other expenses are now recognised as depreciation expense for the right-of-use asset and finance cost for interest accrued on lease liability. For the year ended March 31, 2023 this resulted in reversal of rental expenses of ₹ 2,143.31 Lakh and a charge of ₹ 1,861.00 Lakh towards depreciation of right-of-use asset and interest charge of ₹ 454.96 Lakh on lease liability

Particulars	For lease entered in the year ended March 31, 2023	2022
The weighted average incremental borrowing rate applied to lease liabilities recognized in the balance sheet is:	10.39%	9.88%

The Company has not availed the option for charging off of rental related to short-term leases and leases of low-value assets. All leases have been considered for the determination of lease liability and Right of use assets.
The Company's leases mainly comprise of premises used for branch operations.

Note 12: Other Intangible Assets

Currency: ₹ in Lakhs

Particulars	Licenses & Franchise	Brands/ Trademarks	Computer Software	Total
Gross block- at cost				
Deemed cost as at April 01, 2021	**122.61**	**2.16**	**300.65**	**425.42**
Additions	-	-	19.01	19.01
Disposals	-	0.26	-	0.26
Net carrying amount as at March 31, 2022	**122.61**	**1.90**	**319.66**	**444.17**
Additions	-	-	64.46	64.46
Disposals	-	-	-	-
Net carrying amount as at March 31, 2023	**122.61**	**1.90**	**384.12**	**508.63**
Accumulated Depreciation	-	-	-	-
As at April 01, 2021	**43.71**	**1.33**	**119.24**	**164.28**
Charge for the year	15.56	0.19	30.33	46.08
Disposals	-	0.26	-	0.26
Net carrying amount as at March 31, 2022	**59.27**	**1.26**	**149.57**	**210.10**

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Charge for the year	12.25	0.18	32.77	45.20
Disposals	-	-	-	-
Net carrying amount as at March 31, 2023	**71.52**	**1.44**	**182.34**	**255.30**
Net Block	-	-	-	-
Net carrying amount as at March 31, 2022	**63.34**	**0.64**	**170.09**	**234.07**
Net carrying amount as at March 31, 2023	**51.09**	**0.46**	**201.78**	**253.33**

Note :
(i) The Company does not have any intangible assets under development
(ii) The Company has not revalued its intangible assets during the year

Note 13: Other Non-Financial Assets

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Security Deposits with government authorities	252.27	250.57
Balances with government authorities	344.29	272.52
Prepaid expenses	1,724.02	1,075.46
Advance Account and Other Deposits	332.37	348.83
Stock of stamp	3.98	3.02
Other non-financial assets	13.75	12.67
Total	**2,670.68**	**1,963.07**

Note 14: Payables

Note 14.1 Trade Payables

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Trade Payables		
(i) total outstanding dues of micro-enterprises and small enterprises	-	113.61
(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises	6.94	127.09
Total	**6.94**	**240.70**

Based on the information available with the Company, none of the suppliers to whom the company owes payment have confirmed their registration under "The Micro Small and Medium Enterprises Development ('MSMED') Act, 2006". Accordingly, no disclosures relating to principal amounts unpaid as at the period ended March 31, 2023, together with interest paid/payable are required to be furnished.

Trade Payables ageing schedule

Currency: ₹ in Lakhs

As at March 31, 2023					
Particulars	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	-	-	-	-	-
(ii) Others	3.56	-	-	3.38	**6.94**
(ii) Disputed dues -MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total	**3.56**	**-**	**-**	**3.38**	**6.94**

Currency: ₹ in Lakhs

As at March 31, 2022					
Particulars	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	113.61	-	-	-	**113.61**
(ii) Others	102.81	0.07	0.83	23.38	**127.09**
(iii) Disputed dues -MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total	**216.42**	**0.07**	**0.83**	**23.38**	**240.70**

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Note 14.2: Other Payables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	2022
Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	96.16	1.77
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	610.73	142.90
Total	**706.89**	**144.67**

Note:
The Company does not have any transactions with any companies struck off under section 248 of the Companies Act, 2013

Note 15: Debt Securities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	-	-	-	-
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,38,506.31	-	-	2,38,506.31
Total (A)	**2,38,506.31**	**-**	**-**	**2,38,506.31**
Debt securities in India	2,38,506.31	-	-	2,38,506.31
Debt securities outside India	-	-	-	-
Total (B)	**2,38,506.31**	**-**	**-**	**2,38,506.31**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	-	-	-	-
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,23,564.73	-	-	2,23,564.73
Total (A)	**2,23,564.73**	**-**	**-**	**2,23,564.73**
Debt securities in India	2,23,564.73	-	-	2,23,564.73
Debt securities outside India	-	-	-	-
Total (B)	**2,23,564.73**	**-**	**-**	**2,23,564.73**

Nature of security

The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVIth to XXVIth tranches of public issue of NCDs ,together with

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all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

The company has reported an outstanding amount of ₹25.55 Lakhs as unpaid (unclaimed) matured debentures and unpaid (unclaimed) interest for the reporting financial year.

*Excludes unclaimed matured debentures which is shown as a part of other financial liabilities in Note 18

**Includes EIR impact of transaction cost

Note 15.1: Secured Redeemable Non-Convertible Debentures-Unlisted

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2023	2022		
KSB II	Feb 2011 - Jun 2011	Feb 2015 - Jun 2015	-	2.00	48 Months	12.00%
KSB III	Oct 2011 - Mar 2012	Oct 2015- Mar 2016	0.50	15.63	48 Months	12.00%
KSB IV	Mar 2012- Feb 2013	Feb 2016- May 2018	30.12	34.12	36- 66 Months	12%- 12.80%
KSB V	Mar 2013- Jun 2013	Mar 2016- Jun 2016	1.50	3.90	48 Months	12.00%
Sub Total			**32.12**	**55.65**		
Less: Unclaimed Matured Non-Convertible Debenture and Interest thereon shown as a part of Other Financial Liabilities			32.12	55.65		
Total			-	-		

Note 15.2: Secured Redeemable Non-Convertible Debentures - Public Issue & Listed

The principal amount of outstanding Secured Redeemable Non-Convertible Listed Debentures raised through Public Issue stood at ₹2,18,995.55 Lakhs (March 31, 2022: ₹2,01,120.22 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2023	2022		
NCD 16	KFLPS03	06/05/2019	05/05/2022	-	5,904.42	36 Months	10.00%
NCD 16	KFLPS04	06/05/2019	05/05/2022	-	5,486.26	36 Months	10.52%
NCD 10	KFLJS07	09/05/2017	07/05/2022	-	2,218.20	60 Months	10.00%
NCD 12	KFLLS06	08/01/2018	07/05/2022	-	2,671.28	52 Months	9.81%
NCD 22	KFLVS01	29/04/2021	03/06/2022	-	4,651.38	400 Days	8.00%
NCD 6	KFLFS07	15/02/2016	14/06/2022	-	2,321.49	76 Months	11.50%
NCD 6	KFLFS08	15/02/2016	14/06/2022	-	3,410.29	76 Months	11.57%
NCD 17	KFLQS03	21/08/2019	20/08/2022	-	9,219.49	36 Months	10.00%
NCD 17	KFLQS04	21/08/2019	20/08/2022	-	6,027.84	36 Months	10.52%
NCD 13	KFLMS06	23/04/2018	22/08/2022	-	2,295.85	52 Months	9.81%
NCD 11	KFLKS07	29/08/2017	26/08/2022	-	3,611.75	60 Months	10.00%
NCD 14	KFLNS05	24/09/2018	23/09/2022	-	5,050.48	48 Months	10.67%
NCD 7	KFLGS07	09/06/2016	08/12/2022	-	1,235.37	78 Months	11.15%
NCD 7	KFLGS08	09/06/2016	08/12/2022	-	3,968.49	78 Months	11.25%
NCD 18	KFLRS03	10/12/2019	09/12/2022	-	7,684.29	36 Months	10.00%
NCD 18	KFLRS04	10/12/2019	09/12/2022	-	6,264.70	36 Months	10.52%
NCD 15	KFLOS05	31/01/2019	30/01/2023	-	2,620.52	48 Months	10.67%
NCD 20	KFLTS02	14/10/2020	13/04/2023	-	2,960.56	30 Months	9.50%
NCD 20	KFLTS03	14/10/2020	13/04/2023	-	4,213.55	30 Months	9.34%
NCD 13	KFLMS07	23/04/2018	21/04/2023	-	4,902.47	60 Months	10.00%
NCD 22	KFLVS02	29/04/2021	28/04/2023	-	1,259.68	24 Months	8.50%
NCD 16	KFLPS05	06/05/2019	05/05/2023	3,174.88	2,868.78	48 Months	10.67%
NCD 23	KFLWS01	30/09/2021	29/05/2023	6,155.88	5,684.10	20 Months	8.30%
NCD 21	KFLUS02	23/01/2021	22/07/2023	1,260.07	1,260.07	30 Months	9.25%
NCD 21	KFLUS03	23/01/2021	22/07/2023	4,206.64	3,847.30	30 Months	9.34%
NCD 17	KFLQS05	21/08/2019	19/08/2023	4,922.46	4,447.87	48 Months	10.67%
NCD 19	KFLSS03	29/05/2020	28/08/2023	10,367.79	10,367.79	39 Months	10.00%
NCD 19	KFLSS04	29/05/2020	28/08/2023	4,852.61	4,389.91	39 Months	10.54%

NCD 25	KFLYS01	11/08/2022	15/09/2023	2,750.31	-	400 Days	7.00%
NCD 14	KFLNS06	24/09/2018	22/09/2023	201.56	201.56	60 Months	10.25%
NCD 23	KFLWS02	30/09/2021	29/09/2023	2,421.67	2,421.67	24 Months	8.50%
NCD 24	KFLXS01	18/04/2022	17/10/2023	9,997.26	-	18 Months	8.04%
NCD 18	KFLRS05	10/12/2019	09/12/2023	4,166.29	3,764.60	48 Months	10.67%
NCD 20	KFLTS04	14/10/2020	12/01/2024	9,708.93	9708.93	39 Months	10.00%
NCD 15	KFLOS06	31/01/2019	30/01/2024	439.63	439.63	60 Months	10.00%
NCD 9	KFLIS08	01/02/2017	31/01/2024	3,423.29	3,100.53	84 Months	10.41%
NCD 20	KFLTS05	14/10/2020	12/04/2024	1,170.51	1,065.36	42 Months	9.87%
NCD 21	KFLUS04	23/01/2021	22/04/2024	14,897.62	14,897.62	39 Months	10.00%
NCD 22	KFLVS03	29/04/2021	28/04/2024	717.97	717.97	36 Months	9.25%
NCD 22	KFLVS04	29/04/2021	28/04/2024	2,887.47	2,641.54	36 Months	9.31%
NCD 16	KFLPS06	06/05/2019	04/05/2024	383.84	383.84	60 Months	10.00%
NCD 19	KFLSS05	29/05/2020	28/05/2024	4,201.40	3,796.33	48 Months	10.67%
NCD 26	KFLZS01	16/01/2023	15/07/2024	3,274.13	-	18 Months	8.00%
NCD 17	KFLQS06	21/08/2019	20/08/2024	642.34	642.34	60 Months	10.00%
NCD 23	KFLWS03	30/09/2021	29/09/2024	503.67	503.67	36 Months	9.00%
NCD 23	KFLWS04	30/09/2021	29/09/2024	4,159.79	3,798.89	36 Months	9.50%
NCD 22	KFLVS05	29/04/2021	28/10/2024	10,321.87	10,321.87	42 Months	10.00%
NCD 20	KFLTS06	14/10/2020	13/12/2024	2,589.75	2,349.62	50 Months	10.22%
NCD 11	KFLKS08	29/08/2017	27/12/2024	2,266.23	2,061.89	88 Months	9.91%
NCD 26	KFLZS02	16/01/2023	15/01/2025	982.31	-	24 Months	8.25%
NCD 21	KFLUS05	23/01/2021	22/01/2025	4,593.72	4,150.83	48 Months	10.67%
NCD 23	KFLWS05	30/09/2021	29/03/2025	13,583.84	13,583.84	42 Months	10.00%
NCD 24	KFLXS02	18/04/2022	17/04/2025	2,851.70	-	36 Months	8.75%
NCD 24	KFLXS03	18/04/2022	17/04/2025	4,494.00	-	36 Months	9.00%
NCD 22	KFLVS06	29/04/2021	28/04/2025	5,676.21	5,128.95	48 Months	10.67%
NCD 18	KFLRS06	10/12/2019	09/06/2025	707.59	639.14	66 Months	10.71%
NCD 26	KFLZS03	16/01/2023	15/07/2025	1,119.17	-	30 Months	8.49%
NCD 25	KFLYS02	11/08/2022	10/08/2025	1,454.72	-	36 Months	8.50%
NCD 25	KFLYS03	11/08/2022	10/08/2025	6,220.64	-	36 Months	9.00%
NCD 13	KFLMS08	23/04/2018	22/08/2025	2,649.30	2,410.43	88 Months	9.91%
NCD 24	KFLXS04	18/04/2022	17/10/2025	2,610.70	-	42 Months	9.25%
NCD 19	KFLSS06	29/05/2020	28/11/2025	1,118.20	1,010.02	66 Months	10.71%
NCD 23	KFLWS06	30/09/2021	29/11/2025	3,077.26	2,791.92	50 Months	10.22%
NCD 26	KFLZS04	16/01/2023	15/01/2026	3,373.91	-	36 Months	9.00%
NCD 25	KFLYS04	11/08/2022	10/02/2026	952.84	-	42 Months	9.00%
NCD 26	KFLZS05	16/01/2023	15/04/2026	4,294.51	-	39 Months	9.25%
NCD 24	KFLXS05	18/04/2022	17/04/2026	2,255.16	-	48 Months	9.50%
NCD 21	KFLUS06	23/01/2021	22/07/2026	1,475.68	1,332.92	66 Months	10.71%
NCD 25	KFLYS05	11/08/2022	10/08/2026	11,474.34	-	48 Months	9.50%
NCD 24	KFLXS06	18/04/2022	17/10/2026	2,806.58	-	54 Months	9.43%
NCD 18	KFLRS07	10/12/2019	09/12/2026	1,029.30	1,029.30	84 Months	10.25%
NCD 18	KFLRS08	10/12/2019	09/12/2026	3,244.12	2,938.25	84 Months	10.41%
NCD 26	KFLZS06	16/01/2023	15/01/2027	10,356.59	-	48 Months	9.50%
NCD 25	KFLYS06	11/08/2022	10/02/2027	2,839.26	-	54 Months	9.43%
NCD 24	KFLXS07	18/04/2022	17/04/2027	11,832.45	-	60 Months	10.00%
NCD 26	KFLZS07	16/01/2023	15/07/2027	2,207.36	-	54 Months	9.43%
NCD 25	KFLYS07	11/08/2022	10/08/2027	276.81	-	60 Months	9.25%
NCD 23	KFLWS07	30/09/2021	29/09/2027	31.22	31.22	72 Months	9.00%
NCD 20	KFLTS07	14/10/2020	13/10/2027	1,330.15	1,330.15	84 Months	10.25%
NCD 20	KFLTS08	14/10/2020	13/10/2027	2,310.03	2,092.23	84 Months	10.41%
NCD 23	KFLWS08	30/09/2021	29/09/2028	1,983.38	1,796.37	84 Months	10.41%
NCD 24	KFLXS08	18/04/2022	17/08/2029	3,092.24	-	88 Months	9.91%
NCD 25	KFLYS08	11/08/2022	10/12/2029	2,571.63	-	88 Months	9.91%
NCD 26	KFLZS08	16/01/2023	15/05/2030	1,979.94	-	88 Months	9.91%
Sub Total				**2,38,922.72**	**2,23,927.62**		
Less: EIR impact of transaction cost				(416.41)	(362.89)		
Total				**23,85,06.31**	**2,23,564.73**		

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Note 16: Borrowings (other than debt securities)

Currency: ₹ in Lakhs

Particulars	As at March 31,					
	2023			2022		
	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss
(I) Term loan						
(i) from banks	94,664.28	-	-	57,588.54		-
(ii) from other parties	15,796.16	-	-	7,025.89		-
(II) Loans repayable on demand						
(i) from banks						
Working Capital Demand Loan from Banks	55,469.33	-	-	42,579.31		-
Cash Credit/Overdraft facilitates from banks	27,292.59	-	-	24,750.57		-
(ii) from other parties						
Total (A)(I+II)	**1,93,222.36**	-	-	**1,31,944.31**		-
(I) Secured	1,93,222.36	-	-	1,31,944.31		-
(II) Unsecured	-	-	-	-		-
Total (B)	**1,93,222.36**	-	-	**1,31,944.31**		-
(I) Borrowings in India	1,93,222.36	-	-	1,31,944.31		-
(II) Borrowings outside India	-	-	-	-		-
Total (C)(I+II)	**1,93,222.36**	-	-	**1,31,944.31**		-

Note:

(i) Our Term Loans, Cash Credits, and Working Capital demand Loans are secured by paripassu floating charge on movable assets, current assets, book debts, loans & advances, including cash and bank balances, and the existing Secured Creditors. The loans are also guaranteed by the personal guarantee of Mr. Mathew K Cherian - Managing Director of the Company, Mrs. Laila Mathew - Whole Time Director of the Company, Mrs. Jilu Saju Varghese - Director of the Company, Mrs. Milu Mathew, and Mrs. Bala Mathew – Relative of the director as per the terms mutually agreed with the respective lender bank. In addition to the properties of the Company, the properties of the Directors of the Company -Mr. Mathew K Cherian, Mrs. Laila Mathew, and Mrs. Jilu Saju Varghese, Properties of relatives of Directors of the Company - Mrs. Milu Mathew and Mrs. Bala Mathew and the properties of Kosamattam Builders – A partnership firm where Mrs. Jilu Saju Varghese and Mrs. Milu Mathew are partners have also been provided to State Bank of India, South Indian Bank, Karur Vysya Bank and Dhanlaxmi Bank as collateral security, on the basis of agreement created with the respective banks.

(ii) The Quarterly Statements of current assets filed by the Company with banks/financial institutions are in agreement with books of accounts of the Company

(iii) Term loans were fully used for the purpose for which the same were obtained. The Company has not defaulted in payment of principal and interest during the year and as at balance sheet date

Terms of repayment -Term Loan

Currency: ₹ in Lakhs

Tenure (from the date of Balance Sheet)	Rate of Interest	As at March 31,	
		2023	2022
Less than 1 year	9.50% - 13%	64,824.55	28,255.52
1 to 2 years	9.50% - 13%	30,949.54	22,653.27
2 to 3 years	9.50% - 13%	13,426.21	9,763.14
3 to 4 years	9.50% - 13%	1,007.50	3,382.50
4 to 5 years	9.50% - 13%	-	560.00
Above 5 year	9.50% - 13%	-	-
Total		**1,10,207.80**	**64,614.43**

Note 17: Subordinated Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Perpetual Debt Instrument (Refer note 17.1)	467.63	-	-	467.63
Subordinated Debt- Listed** (Refer note 17.2)	27,649.93	-	-	27,649.93
Subordinated Debt- Listed** (Refer note 17.3)	1,908.50	-	-	1,908.50
Total (A)	**30,026.06**	-	-	**30,026.06**
Subordinated Liabilities in India	30,026.06	-	-	30,026.06
Subordinated Liabilities outside India	-	-	-	-
Total (B)	**30,026.06**	-	-	**30,026.06**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Perpetual Debt Instrument (Refer note 17.1)	675.16	-	-	675.16
Subordinated Debt- Listed** (Refer note 17.2)	29,339.82	-	-	29,339.82
Total (A)	**30,014.98**	-	-	**30,014.98**
Subordinated Liabilities in India	30,014.98	-	-	30,014.98
Subordinated Liabilities outside India	-	-	-	-
Total (B)	**30,014.98**	-	-	**30,014.98**

**Includes EIR impact of transaction cost

Note 17.1: Perpetual Debt Instrument

The principal amount outstanding of the privately placed Perpetual Debt Instrument as on March 31, 2023 is ₹415.00 Lakhs (March 31, 2022: ₹565.00 Lakhs)

Currency: ₹ in Lakhs

Issue No	Date of Allotment	As at March 31,		Interest Rates %
		2023	2022	
1	Oct 2011- Oct 2012	-	24.18	13.94%- 14.86%
2	Oct 2012- Mar 2013	-	173.23	13.94%- 14.86%
3	Jul 2013- Mar 2014	467.63	477.75	13.00%- 14.86%
Total		**467.63**	**675.16**	

Note 17.2: Subordinated Debt - Public & Listed

The principal amount of outstanding Unsecured Redeemable Non- Convertible Listed Debentures issued as Subordinated Debt which qualifies as Tier II capital under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued through Public Issue stood at ₹ 21,348.14 Lakhs (March 31, 2022: ₹23,826.73 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2023	2022		
NCD 8	KFLHS07	29/09/2016	28/03/2023	-	1059.54	78 Months	11.00%
NCD 8	KFLHS08	29/09/2016	28/03/2023	-	2552.5	78 Months	11.25%
NCD 10	KFLLS08	09/05/2017	08/07/2024	2,210.40	2,006.53	86 Months	10.16%
NCD 12	KFLLS07	08/01/2018	07/05/2025	1,864.91	1,864.91	88 Months	10.00%
NCD 12	KFLLS08	08/01/2018	07/05/2025	1,860.63	1,692.87	88 Months	9.91%

NCD 14	KFLNS07	24/09/2018	23/09/2025	726.82	726.82	84 Months	10.25%
NCD 14	KFLNS08	24/09/2018	23/09/2025	3,310.80	2,998.64	84 Months	10.41%
NCD 15	KFLOS07	31/01/2019	30/01/2026	499.37	499.37	84 Months	10.25%
NCD 15	KFLOS08	31/01/2019	30/01/2026	2,237.21	2,026.27	84 Months	10.41%
NCD 16	KFLPS07	06/05/2019	05/05/2026	412.78	412.78	84 Months	10.25%
NCD 16	KFLPS08	06/05/2019	05/05/2026	1,918.72	1,737.81	84 Months	10.41%
NCD 17	KFLQS07	21/08/2019	20/08/2026	532.89	532.89	84 Months	10.25%
NCD 17	KFLQS08	21/08/2019	20/08/2026	2745.30	2,486.46	84 Months	10.41%
NCD 22	KFLVS07	29/04/2021	28/10/2026	1,132.18	1,132.18	66 Months	10.25%
NCD 19	KFLSS07	29/05/2020	28/05/2027	930.53	930.53	84 Months	10.25%
NCD 19	KFLSS08	29/05/2020	28/05/2027	2378.50	2,154.25	84 Months	10.41%
NCD 21	KFLUS07	23/01/2021	22/01/2028	1,204.37	1,204.37	84 Months	10.25%
NCD 21	KFLUS08	23/01/2021	22/01/2028	1,977.55	1791.1	84 Months	10.41%
NCD 22	KFLVS08	29/04/2021	28/04/2028	1,757.95	1592.2	84 Months	10.41%
Sub Total				**27,700.91**	**29,402.02**		
Less: EIR impact of transaction cost				**(50.98)**	**(62.20)**		
Total				**27,649.93**	**29,339.82**		

Note 17.3: Subordinate Debt -Unlisted

The principal amount of outstanding Unsecured Redeemable Non- Convertible Unlisted Debentures issued as Subordinated Debt which qualifies as Tier II capital under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued through Private Placements stood at ₹ 1,908.5 Lakhs (March 31, 2022: Nil).

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2023	2022		
1	30/04/2022	30/05/2027	790.25	-	61 Months	10.00%
2	21/09/2022	20/10/2027	1,118.25	-	61 Months	10.00%
Total			**1,908.50**	**-**		

Note 18: Other Financial Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Auction surplus refundable	223.24	103.90
Unclaimed Matured Non-Convertible Debentures and interest thereon	32.12	55.65
Unclaimed Matured Subordinate debt and interest thereon	3.40	3.40
Perpetual Debt Instrument Payable	42.37	238.03
Total	**301.13**	**400.98**

Note 19: Provisions

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Provision for Employee Benefits – Gratuity (Refer Note 34)	485.01	404.02
Provisions for other assets (Refer Note 19.1)	322.93	322.93
Total	**807.94**	**726.95**

19.1 The movement in Provisions for other assets during 2022-23 and 2021-22 are as follows

Currency: ₹ in Lakhs

Particulars	Amount
As at April 01, 2021	**220.75**
Additions	102.18
Reversed	-
As at March 31, 2022	**322.93**
Additions	-
Reversed	-
As at March 31, 2023	**322.93**

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Note 20: Other Non-financial liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Statutory dues payable	291.20	238.25
Total	**291.20**	**238.25**

Note : Mainly includes government dues, taxes payable, gst payable and salary deductions payable

Note 21: Share Capital

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Authorized		
50,00,00,000 (March 31, 2022: 50,00,00,000) Equity shares of ₹10/- each	50,000.00	50,000.00
5,00,000 (March 31, 2022: 5,00,000) Preference shares of ₹1000/- each	5,000.00	5,000.00
Issued, subscribed, and fully paid up		
21,68,79,302 (March 31, 2022: 21,68,79,302) Equity shares of ₹ 10/- each fully paid up	21,687.93	21,687.93
Total Equity	**21,687.93**	**21,687.93**

21.1 Terms/ rights attached to equity shares

The Company has only one class of equity shares having a par value of ₹10/- per share. Upon a show of hands, every member entitled to vote and present in person shall have one vote, and upon a poll, every member entitled to vote and present in person or by proxy shall have one vote, for every share held by him.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

21.2 Details of Equity shareholders holding more than 5% Equity shares in the company

Particulars	As at March 31, 2023		As at March 31, 2022	
	No. of shares held	% holding in the class	No. of shares held	% holding in the class
Mathew K Cherian	12,84,52,270	59.23%	12,84,52,270	59.23%
Laila Mathew	3,01,48,300	13.90%	3,01,48,300	13.90%
Kosamattam Ventures Private Limited	3,60,00,200	16.60%	3,60,00,200	16.60%

21.3 Reconciliation of the number of Equity shares and of Equity share capital amount outstanding at the beginning and at the end of the year

Currency: ₹ in Lakhs

Particulars	In Numbers	Amount
As at April 01, 2021	**20,25,00,547**	20,250.05
Add: Shares issued on rights issue basis (April 30,2021)	10,80,625	108.06
Add: Shares issued on rights issue basis (September 17, 2021)	1,02,98,130	1,029.82
Add: Share issued pursuant to conversion of CCPS (November)	30,00,000	300.00
As at March 31, 2022	**21,68,79,302**	**21,687.93**
No allotments during the year		
As at March 31, 2023	**21,68,79,302**	**21,687.93**

* Right Issue

21.4 The Company has not allotted any share pursuant to contracts without payment being received in cash or as bonus shares nor has it bought back any shares during the preceding period of 5 financial years.

21.5 Shareholding of promoters

Shares held by promoters as on March 31, 2023:

Promoter name	No.of Shares	% of total shares	% Change during the year
Mathew K Cherian	12,84,52,270	59.23%	0.00%
Laila Mathew	3,01,48,300	13.90%	0.00%
Jilu Saju Varghese	400	Negligible	0.00%

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Note 22: Other Equity

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Statutory Reserve		
Balance at the beginning of the year	8,279.52	6,679.58
Add: Transfer from Retained Earnings	2,141.07	1,599.94
Balance at the end of the year	**10,420.59**	**8,279.52**
Capital Reserve		
Balance at the beginning of the year	9.07	9.07
Balance at the end of the year	**9.07**	**9.07**
Revaluation Reserve		
Balance at the beginning of the year	2.86	2.86
Less: Loss on Sale of Building	(0.41)	
Balance at the end of the year	**2.45**	**2.86**
Securities Premium		
Balance at the beginning of the year	7,068.66	2,755.03
Add: Shares issued on rights issue basis	-	4,313.63
Balance at the end of the year	**7,068.66**	**7,068.66**
Impairment Reserve		
Balance at the beginning of the year	4,088.74	3,403.13
Add: Amount transferred from Retained Earnings	(4,088.74)	685.61
Balance at the end of the year	**-**	**4,088.74**
General Reserve		
Balance at the beginning of the year	11,660.97	11,660.97
Balance at the end of the year	**11,660.97**	**11,660.97**
Retained Earnings		
Balance at the beginning of the year	12,992.36	7,278.25
Add: Profit for the year (net of taxes)	10,705.38	7,999.66
Transfer from Revaluation Reserve	0.41	-
Transfer from Impairment Reserve	4,088.74	-
Less: Appropriation: -		
Transfer to Statutory Reserve	2,141.07	1,599.94
Transfer to Impairment Reserve	-	685.61
Total appropriations	2,141.07	**2,285.55**
Balance at the end of the year	**25,645.81**	**12,992.36**
Other Comprehensive Income		
Balance at the beginning of the year	(87.69)	19.91
Add: Addition during the year	(6.08)	(107.60)
Balance at the end of the year	**(93.77)**	**(87.69)**
Total	**54,713.78**	**44,014.49**

Note 22.1: Nature and purpose of reserve

Statutory reserve

Statutory Reserve represents the Reserve Fund created under Section 45 IC of the Reserve Bank of India Act, 1934. Accordingly an amount of ₹ 2,141.07 Lakhs (March 31, 2022 ₹ 1,599.94 Lakhs) representing 20% of Profit for the period is transferred to the fund for the year.

This reserve fund can be utilized only for limited purposes as specified by RBI from time to time and every such utilization shall be reported to the RBI within specified period of time from the date of such utilization.

Capital Reserve

Represents reserve created on account of merger/amalgamation as well as the mandatory transfer of a certain percentage of profits before declaring or paying any dividends, in accordance with the provisions of Section 205 (2A) of the Companies Act, 1956.

Revaluation Reserve

Revaluation Reserve records the upward revaluation of assets /liabilities of the Company to their current fair market

value, representing unrealized gains/losses.

Securities Premium
This Reserve represents the premium on the issue of equity shares and can be utilized in accordance with the provisions of the Companies Act, 2013.

Impairment Reserve
In accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the company provided impairment allowances as required by Ind AS. Simultaneously, the company determined asset classification and computed impairment provisions based on the applicable prudential norms of Income Recognition, Asset Classification, and Provisioning (IRACP). A comparison between the provisions required under IRACP and the impairment allowances made under Ind AS 109 has been disclosed in Note No. 46.

Furthermore, in accordance with RBI regulations, the company consistently allocated the difference between the impairment allowance calculated under Ind AS 109 and the provisioning required under IRACP for Credit Losses from the net profit after tax to the 'Impairment Reserve.' This practice has been followed by the company from the fiscal year 2019-20 until the fiscal year 2022-23.

During the current year, the Expected Credit Loss (ECL) model was updated, resulting in the Impairment Allowance determined under the provisions of Ind AS 109 exceeding the Impairment Allowance under IRACP.

Given that the ECL Provision surpasses the IRACP requirement, the need to maintain an Impairment Reserve is no longer applicable. Consequently, the balance of the Impairment Reserve has been reversed out and transferred to Retained Earnings.

General Reserve
Under the erstwhile Companies Act 1956, general reserve was created through an annual transfer of profit for the period at a specified percentage in accordance with applicable regulations. Consequent to introduction of Companies Act 2013, the requirement to mandatorily transfer a specified percentage of the net profit to general reserve has been withdrawn. However, the amount previously transferred to the general reserve can be utilised only in accordance with the specific requirements of Companies Act, 2013.

Retained earnings
This Reserve represents the cumulative profits of the Company. This Reserve can be utilized in accordance with the provisions of the Companies Act, 2013.

Other Comprehensive Income

Remeasurement of defined benefit plans

It represents the gain/(loss) on re-measurement of Defined Benefit Obligation and Plan assets

Note 23: Interest Income — **Currency: ₹ in Lakhs**

Particulars	Year ended March 31,					
	2023			2022		
	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss
Interest on Loans						
Gold loans	-	75,761.96	-	-	60,216.73	-
Other loans	-	382.40	-	-	382.32	-
Interest on deposits with banks	-	1,596.55	-	-	1,425.23	-
Interest on fair value of deposit	-	110.65	-	-	102.11	-
Total	**-**	**77,851.56**	**-**	**-**	**62,126.39**	**-**

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Note 24: Fees and commission Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Commissions	14.86	15.80
Demat Services	16.39	13.85
Insurance Services	2.01	4.90
Money Transfer Services	19.43	21.67
Ancillary Charges on Loan	313.36	278.87
Others	4.60	3.17
Total	**370.65**	**338.26**

Note 25: Other Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Net gain / (loss) on derecognition of property, plant and equipment	3.34	0.78
Net gain on foreign currency transaction and translation	19.65	13.30
Interest on Income-tax refund	8.88	-
Total	**31.87**	**14.08**

Note 26: Finance Cost

Currency: ₹ in Lakhs

Particulars	Year ended March 31,			
	2023		2022	
	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost
Interest on debt securities	-	23,771.29	-	23,880.19
Interest on borrowings (other than debt securities)	-	14,957.90	-	8,561.07
Interest on subordinated liabilities	-	3,302.48	-	3,538.55
Interest on lease liability	-	454.96	-	431.51
Bank charges	-	843.90	-	480.10
Dividend on CCPS	-	-	-	23.87
Total	**-**	**43,330.53**	**-**	**36,915.29**

Note 27: Impairment on financial instruments

Currency: ₹ in Lakhs

Particulars	Year ended March 31,			
	2023		2022	
	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost
Loan Assets	-	2,781.27	-	466.73
Bad Debts Written Off	-	-	-	0.67
Other Assets	-	24.80	-	102.19
Total	**-**	**2,806.07**	**-**	**569.59**

Note 28: Employee Benefits Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Salaries and Wages	9,501.55	7,709.22
Contribution to Provident and Other Funds	556.06	433.94
Provision for Gratuity(Refer Note 34)	126.13	61.33
Staff Welfare Expense	146.06	154.39
Total	**10,329.80**	**8,358.88**

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Note 29: Depreciation, amortization and impairment

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	2022
Depreciation of property, plant and equipment	997.72	1,027.87
Depreciation on Right of use assets	1,861.00	1,718.42
Amortization of intangible assets	45.19	46.08
Less: Depreciation adjusted against Windmill Income	(49.90)	(61.43)
Less: Depreciation adjusted against Estate Income	(8.67)	(7.67)
Add: Impairment of property, plant and equipment	33.60	-
Total	**2,878.94**	**2,723.27**

Note 30: Other Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	2022
Advertisement and publicity	949.20	543.92
Annual Maintenance Charges	217.83	189.00
Auditors' fees and expenses (Refer note 30.1)	44.72	31.85
CSR Expenses (Refer note 30.2)	197.05	172.73
Donation	20.08	10.67
Electricity & Water Charges	252.50	175.13
GST	446.80	301.68
Insurance	26.99	31.80
Office Expenses	179.64	164.36
Printing and Stationery	266.83	214.36
Legal & Professional Charges	574.41	273.43
Rates and Taxes	34.96	25.29
Rating Fee	114.17	107.90
Repairs & Maintenance	199.16	211.38
Remuneration to Non-executive Directors	5.55	4.30
Security Charges	151.01	153.01
Communication Costs	165.40	185.35
Travelling Expenses	258.07	211.71
Trustee Remuneration	31.61	24.28
Vehicle Expenses	40.57	28.66
Windmill (income) / expenses (Refer note 30.3)	15.74	25.73
Estate (Income) / Expenses(Refer note 30.4)	180.31	99.93
Total	**4,372.60**	**3,186.47**

Note 30.1: Auditor's fees and expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	2022
For Statutory Audit	23.60	19.47
For Taxation Matters	4.13	2.60
For Other Services	11.83	7.78
For Reimbursement of Expenses	5.16	2.00
Total	**44.72**	**31.85**

Note 30.2: Expenditure on Corporate Social Responsibility

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	2022
a) Gross amount required to be spent by the Company during the year	197.05	172.34
b) Amount spent during the period	197.05	172.73
c) Shortfall (Excess) at the end of the year	-	(0.39)
d) Total of previous years shortfalls	-	-
e) Reason for shortfall	-	-
f) Nature of CSR activities	Refer Note 30.2(a)	
g) Details of related party transactions	-	-
h) Provision made during the year	-	-
Total	**197.05**	**172.73**

The Company has constituted CSR committee and has undertaken CSR activities in accordance with Schedule VII of the Companies Act, 2013.

Note 30.2(a)
Promoting health care including preventive health care, Training to promote rural sports, Setting up of homes for women, Eradicating hunger, Promoting education, Empowering women

Nature of CSR activities during the year

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Eradicating hunger and poverty	-	3.28
Setting up Houses	1.00	0.25
Promoting Education	4.05	0.79
Women Empowerment	128.00	168.41
Employment Enhancement	64.00	-
Total	**197. 5**	**172.73**

** No payments have been made via cash*

Note 30.3: Windmill Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Income from Windmill	45.59	47.72
Depreciation - Windmill	(49.90)	(61.43)
AMC Char es	(11.43)	(12.02)
Total	**(15.74)**	**(25.73)**

Note 30.4: Estate Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Income from Estate	37.42	108.94
Depreciation - Estate	(8.67)	(7.67)
Estate Expense	(209.06)	(201.20)
Total	**(180.31)**	**(99.93)**

Note 31: Tax Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Current tax	4,173.41	2,762.33
Adjustment in respect of income tax of current year	4,188.73	
Adjustment in respect of income tax of earlier year	(15.32)	-
Deferred tax relating to origination and reversal of temporary differences	(342.65)	(36.76)
Income tax expense reported in statement of profit and loss	**3,830.76**	**2,725.57**
Income tax recognized in other comprehensive income (OCI)	-	-
Deferred tax related to items recognized in OCI during the period:	-	-
- Actuarial (gain)/loss moved from Profit and Loss	-	-
- Re measurement of defined benefit plans	2.05	36.19
Income tax charged to OCI	**2.05**	**36.19**

Reconciliation of the total tax charge:
The tax charge shown in the Statement of Profit and Loss differ from the tax charge that would apply if all the profits had been charged at India corporate tax rate.

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A reconciliation between the tax expense and the accounting profit multiplied by India's domestic tax rate for the year ended March 31, 2023 and year ended March 31, 2022 is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Accounting profit before tax	14,536.14	10,725.23
Applicable tax rate	25.168%	25.168%
Computed tax for the year	**3,658.45**	**2,699.33**
Rate Difference	-	-
Tax paid for earlier periods	(15.32)	-
DTA not recognised earlier	74.35	(51.56)
Long Term Capital Gains	5.19	
Dividend on CCPS	-	6.01
Exempt income	45.83	25.83
Donation and CSR	54.65	46.16
Others	7.61	(0.20)
Income tax expense reported in the Statement of Profit and Loss	**3,830.76**	**2,725.57**
Effective Income Tax Rate	**26.35%**	**25.41%**

As per amendment u/s 115BAA of Income Tax Act 1961, existing Domestic Companies are provided with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The Company, vide the provisions of this section, has irreversibly opted for the new tax rate of 25.168% inclusive of surcharge @ 10% and cess @ 4%.

Note 31.1: Deferred Tax

The following table shows deferred tax recorded in the balance sheet and changes recorded in the Income-tax expense:

Currency: ₹ in Lakhs

Deferred Tax Assets/(Liabilities)	As at March 31,	
	2023	2022
Depreciation and Amortisation	713.69	715.49
Provision against loans	774.14	294.22
Fair value gain/(loss) on security deposits	50.87	51.20
Right of use assets / (liability	63.86	47.93
Provision for retirement benefits	122.07	101.68
Provision Others	81.28	81.28
Amortisation of processing fees expenses as per EIR	(545.15)	(375.74)
Deferred Tax Assets (net)	**1,260.76**	**916.06**

Reconciliation of deferred tax assets/(liabilities)

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2023	2022
Opening balance	916.06	843.13
Tax income/(expense) during the year recognized in Statement of Profit and Loss	342.65	36.76
MAT utilized for tax payment	-	-
Tax income/(expense) during the year recognized in OCI	2.05	36.19
Closing balance	**1,260.76**	**916.06**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY H.O. TIRUPUR & COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

Notes 31.2 Turnover for Goods & Services Tax

Currency: ₹ in Lakhs

Particulars	Andhra Pradesh	Delhi	Gujarat	Karnataka	Kerala	Maharashtra	Puducherry	Tamil Nadu	Telangana	Uttar Pradesh	Total
Interest Income	6,371.49	1,041.60	-	12,123.57	14,101.81	418.13	289.39	37,737.65	1,152.52	0.03	73,236.19
Auction Proceeds of Gold *	1,700.25	282.36	-	2,462.45	985.76	197.38	48.76	5,993.31	380.77	-	12,051.04
Commissions	1.51	0.20	0.01	3.70	4.68	0.17	0.19	4.25	0.15	-	14.86
Demat Services	-	-	-	0.11	16.13	-	-	0.14	0.01	-	16.39
Insurance Services	-	-	-	-	2.01	-	-	-	-	-	2.01
Money Transfer Services	-	-	-	-	19.43	-	-	-	-	-	19.43
PAN Card Services**	-	-	-	0.88	3.52	-	-	0.26	-	-	4.66
Ticket Booking Services**	-	-	-	-	48.99	-	-	-	-	-	48.99
Ancillary Charges on Loan	26.43	2.23	0.04	54.83	76.43	2.31	1.06	146.96	3.08	-	313.37
Interest on Bank Deposit	-	-	-	-	1,596.55	-	-	-	-	-	1,596.55
Foreign Exchange Services***	-	-	-	-	6.59	-	-	-	-	-	6.59
Income from Power Generation**	-	-	-	-	45.59	-	-	-	-	-	45.59
Agriculture Income**	-	-	-	-	37.41	-	-	-	-	-	37.41
Sale / Transfer of Fixed Assets	0.13	-	0.02	0.44	44.30	-	0.05	2.46	-	-	47.40
Total	**8,099.81**	**1,326.39**	**0.07**	**14,645.98**	**16,989.20**	**617.99**	**339.45**	**43,885.03**	**1,536.53**	**0.03**	**87,440.48**

Note:

*Auction proceeds of Gold has been netted off with the outstanding value of such loan and shown as Interest Income in the Profit and Loss A/c

**Costs related to the particular income has been netted off in the Profit and Loss A/c

***Taxable value is taken as 1% of the gross amount of Indian Rupees provided/received (transactions with authorized dealers are excluded as it is exempted) while foreign exchange gain has been shown in the Profit and Loss A/c

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Note 32: Earnings per share

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Net profit attributable to ordinary equity holders	10,705.38	7,999.66
Weighted average number of equity shares for basic earnings per share	21,68,79,302	20,88,58,528
Earnings per share:		
Basic earnings per share (₹)	**4.94**	**3.83**

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Net profit attributable to ordinary equity holders	10,705.38	7,999.66
Add: Dividend on CCPS	-	23.87
Adjusted profit for diluted earnings per share	**10,705.38**	**8,023.53**
Weighted average number of equity shares for basic earnings per share	21,68,79,302	20,88,58,528
Effect of dilution:	-	-
Weighted average number of equity shares for diluted earnings per share	21,68,79,302	20,88,58,528
Earnings per share:		
Diluted earnings per share (₹)	**4.94**	**3.83**

Note 33: Assets pledged as security

The carrying amounts of assets pledged as security for debt securities as well as secured borrowings are as below

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Financial assets		
Cash and cash equivalents	3,772.30	7,301.97
Bank Balance other than above	33,352.78	26,675.74
Receivables	15.76	83.58
Loans	4,84,569.06	4,00,725.00
Other Financial assets	-	543.07
Non-financial Assets	-	-
Other non-financial assets	1,180.53	913.53
Total	**5,22,890.43**	**4,36,242.89**

Above assets have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured borrowings.

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Land	5,538.35	5,347.16
Building	238.50	156.13
Vehicle *	65.54	84.42
Furniture & Fixtures *	2,271.60	2,057.21
Electrical Fittings *	638.76	551.45
Computer and Accessories *	230.10	251.77
Total	**8,982.85**	**8,448.14**

Land and Building as above have been provided as collateral Security to the South Indian bank Ltd and Karur Vysya Bank, for the limit provided as Cash credit to the company and to Vistra ITCL (India) Limited for the Public issue of Non-Convertible Debentures by the Company.

Furniture & Fixtures include an amount of ₹1,080.92 Lakhs, with respect to which the Income Tax Department has first charge u/s 281 of the Income Tax Act, 1961.

*These assets (Excluding Furniture & Fixtures amounts to ₹1,080.92 Lakhs) have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured bank borrowings.

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SOS & COMPANY HO TRICHUR Br COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

Note 34: Retirement Benefit Plan

Defined Contribution Plan

The Company makes contributions to Provident Fund which are defined contribution plan for qualifying employees. The Company recognized ₹ 418.07 Lakhs (March 31, 2022: ₹ 317.71 Lakhs) for Provident Fund contributions in the statement of profit and loss.

Defined Benefit Plan

The Company has a defined benefit gratuity plan. The gratuity plan is governed by the Payment of Gratuity Act, 1972. Every employee who has completed five years or more of service gets a gratuity on leaving the service of the company at 15 days salary (last drawn salary) for each completed year of service. Gratuity liability is unfunded.

The following tables summarise the components of net benefit expense recognized in the statement of profit and loss and the funded status and amounts recognized in the balance sheet for the gratuity plan.

Net liability/(assets) recognized in the Balance Sheet — Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Present value of obligations	485.01	404.02
Fair value of plan assets	-	-
Defined Benefit obligation/(asset)	**485.01**	**404.02**

Net benefit expense recognized in the statement of profit and loss — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Current service cost	98.65	45.99
Past service cost	-	
Net Interest on net defined benefit liability/ (asset)	27.47	15.35
Net benefit expense	**126.12**	**61.34**

Details of changes in the present value of defined benefit obligations as follows: — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Present value of defined benefit obligation at the beginning of the year	404.02	210.31
Current service cost	98.65	45.98
Past Service Cost	-	-
Interest cost on benefit obligations	27.48	15.35
Re-measurements:	-	
a. Actuarial loss/(gain) arising from changes in demographic assumptions	-	27.22
b. Actuarial loss/ (gain) arising from changes in financial assumptions	3.79	8.82
c. Actuarial gain/(loss) arising due to plan experience	4.34	107.74
Benefits paid	(53.27)	(11.40)
Present value of defined benefit obligation at the end of the year	**485.01**	**404.02**

Remeasurement gain/ (loss) in other comprehensive income (OCI) — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Re-measurements on defined benefit obligation		
Actuarial loss/(gain) arising from changes in demographic assumptions	-	27.22
Actuarial gain/(loss) arising from changes in financial assumptions	3.79	8.82
Actuarial gain/(loss) arising due to plan experience	4.34	107.74
Re-measurements on plan assets		
Return on Plan assets, excluding amount included in net interest on the net defined benefit liability/(asset)	-	-
Actuarial gain /(loss) (through OCI)	**8.13**	**143.78**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS

The principal assumptions used in determining gratuity obligations for the Company's plans are shown below:

Particulars	As at March 31, 2023	As at March 31, 2022
Salary Growth Rate	5.00%	5.00%
Discount Rate	7.20%	7.28%
Mortality	Indian Lives Mortality (2012-14) Ultimate Table	Indian Lives Mortality (2012-14) Ultimate Table
Attrition Rate	Modified q(x) values as per above Mortality Table	
Withdrawal Rate	Modified version of above Table	
Estimated term of liability in years	**12.90**	**12.83**

A quantitative sensitivity analysis for significant assumptions as at March 31, 2023, and March 31, 2022, are as shown below:

Currency: ₹ in Lakhs

Assumptions	Sensitivity Level	As at March 31, 2023	As at March 31, 2022
Discount Rate	Increase by 1%	440.92	365.71
Discount Rate	Decrease by 1%	536.82	448.38
Salary Increase	Increase by 1%	537.50	449.01
Salary Increase	Decrease by 1%	439.67	365.25
Employee Turnover	Increase by 1%	492.76	411.15
Employee Turnover	Decrease by 1%	475.31	395.09

The sensitivity is performed on the DBO at the respective valuation date by modifying one parameter whilst retaining other parameters constant. There are no changes from the previous period to the methods and assumptions underlying the sensitivity analysis. The estimates of future salary increase, considered in actuarial valuation, take account of inflation, seniority, promotion, and other relevant factors, such as supply and demand in the employment market.

The principal assumptions used in determining retirement benefit obligations for the Company's plans are shown below:

The discount rate is based on the prevailing market yields of Government of India securities as at the balance sheet date for the estimated term of the obligations. The estimate of future salary increases considered, takes into account inflation, seniority, promotion, increments, mortality, withdrawals, and other relevant factors.

Note 35: Maturity analysis of assets and liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			As at March 31, 2022		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets						
Financial assets						
Cash and cash equivalents	3,772.30	-	**3,772.30**	7,301.97	-	**7,301.97**
Bank Balance other than above	27,430.24	6,181.30	**33,611.54**	19,310.59	7,528.10	**26,838.69**
Trade receivables	15.76	-	**15.76**	14.08	-	**14.08**
Other receivables	-	-	**-**	69.50	-	**69.50**
Loans	4,82,476.72	8,489.86	**4,90,966.58**	4,03,387.65	953.59	**4,04,341.24**
- Adjustment on account of EIR/ECL	(6,397.52)	-	**(6,397.52)**	(3,616.24)	-	**(3,616.24)**
Other financial assets	-	1,360.33	**1,360.33**	543.07	795.38	**1,338.45**
Non-financial Assets	-	-	**-**	-	-	**-**
Current tax assets (net)	994.75	-	**994.75**	-	1,562.56	**1,562.56**
Deferred tax assets (net)	-	1,260.76	**1,260.76**	-	916.06	**916.06**
Property, plant, and equipment	-	12,015.75	**12,015.75**	-	12,168.48	**12,168.48**
Capital Work in Progress	-	-	**-**	-	36.49	**36.49**
Right of use assets	-	3,909.87	**3,909.87**	-	3,720.70	**3,720.70**
Other intangible assets	-	253.33	**253.33**	-	234.07	**234.07**
Other non-financial assets	1,180.53	1,490.15	**2,670.68**	913.53	1,049.54	**1,963.07**
Total Assets	**5,09,472.78**	**34,961.35**	**5,44,434.13**	**4,27,924.15**	**28,964.97**	**4,56,889.12**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			As at March 31, 2022		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Liabilities						
Financial Liabilities						
Payables	713.83	-	**713.83**	385.37	-	**385.37**
Debt Securities	68,049.26	1,70,873.46	**2,38,922.72**	74,642.09	1,49,285.53	**2,23,927.62**
- Adjustment on account of EIR	(19.92)	(396.49)	**(416.41)**	(120.96)	(241.93)	**(362.89)**
Borrowings (other than debt securities)	1,47,839.12	45,383.24	**1,93,222.36**	95,585.40	36,358.91	**1,31,944.31**
Subordinated Liabilities	467.63	29,609.41	**30,077.04**	3,872.19	26,204.99	**30,077.18**
- Adjustment on account of EIR	-	(50.98)	**(50.98)**	(8.01)	(54.19)	**(62.20)**
Lease Liabilities	1,591.17	2,572.42	**4,163.59**	1,453.65	2,457.48	**3,911.13**
Other Financial liabilities	301.13	-	**301.13**	400.98	-	**400.98**
Non-financial Liabilities	-	-	-	-	-	-
Provisions	356.06	451.88	**807.94**	125.58	601.37	**726.95**
Other non-financial liabilities	291.20	-	**291.20**	238.25	-	**238.25**
Total Liabilities	**2,19,589.48**	**2,48,442.94**	**4,68,032.42**	**1,76,574.54**	**2,14,612.16**	**3,91,186.70**
Net	**2,89,883.30**	**(2,13,481.59)**	**76,401.71**	**2,51,349.62**	**(1,85,647.19)**	**65,702.42**

Note 36: Change in liabilities arising from financing activities disclosed as per Ind AS 7, Cash flow statement

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022	Cash Flows	Others	2023
Debt Securities	2,23,564.73	17,529.60	(2,588.02)	2,38,506.31
Borrowings other than debt securities	1,31,944.31	61,278.05	-	1,93,222.36
Subordinated Liabilities	30,014.98	(720.09)	731.17	30,026.06
Lease Liabilities	3,911.13	2,143.31	(1,890.85)	4,163.59
Total liabilities from financing activities	**3,89,435.15**	**80,230.87**	**(3,747.70)**	**4,65,918.32**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2021	Cash Flows	Others	2022
Debt Securities	2,28,322.99	(10,765.88)	6,007.62	2,23,564.73
Borrowings other than debt securities	85,261.02	46,683.28	-	1,31,944.30
Subordinated Liabilities	31,987.38	(1,837.92)	(134.48)	30,014.98
Lease Liabilities	3,777.99	2,001.38	(1,868.23)	3,911.14
Total liabilities from financing activities	**3,49,349.38**	**36,080.86**	**4,004.91**	**3,89,435.15**

Note 37: Contingent liabilities and commitments

Contingent Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	2022
(i) Contingent Liabilities		
(a) Claims against the company not acknowledged as debt		
(i) Income Tax Demands	1,337.62	1,698.84
(ii) Service Tax Demands	-	-
(iii) Sales Tax Demands	83.36	83.36
Total	**1,420.98**	**1,782.20**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY H.O. THRISSUR Br. COCHIN CALICUT CHANDIGARH

Note 38: Related Party Disclosures

Names of Related parties

	(A) Subsidiaries	
1	NIL	
	(B) Key Managerial Personnel	Designation
1	Mathew K Cherian (Promoter)	Chairman cum Managing Director
2	Laila Mathew (Promoter)	Whole time Director
3	Jilu Saju Varghese d/o Mathew K Cherian (Promoter)	Non - Executive Director
4	C. Thomas John	Independent Director
5	Paul Jose Maliakal	Independent Director
6	Kavil Viswambharan Raveendravilasam	Independent Director (Ceased to be the independent Director on September 17, 2021 due to demise)
7	Sebastian Kurian	Independent Director (w.e.f December 14, 2021)
8	Annamma Varghese C	Chief Financial Officer
9	Sreenath Palakkattillam	Company Secretary
	(C) Enterprises owned or significantly influenced by Key Managerial Personnel or their relatives	
1	Kosamattam Builders Private Limited	
2	Kosamattam Ventures Private Limited (Promoter Group)	
3	Kosamattam Builders	
4	Kosamattam Security Systems	
5	Kosamattam Traders LLP	
6	Velampadikkal Enterprises LLP	
7	Kosamattam Nidhi Limited	
	(D) Relatives of Key Managerial Personnel (The parties with whom transactions were entered)	
1	Milu Mathew D/o Mathew K Cherian	
2	Bala Mathew D/o Mathew K Cherian	
3	Saju Varghese John H/o Jilu Saju Varghese	
4	George Thomas Son-in-law of Mathew K Cherian and Laila Mathew	
5	Tom George Kavalam Son-in-law of Mathew K Cherian and Laila Mathew	
6	Krishnan P F/o Sreenath Palakkattillam	
7	Sreekanth P B/o Sreenath Palakkattillam	
8	Gija Joy D/o Annamma Varghese	

Related Party transactions during the year:

The Company has not granted any loan/advance to promoters, directors, KMP's nor related parties either severally or jointly with any other person which is repayable on demand or without specifying any terms or period of payment

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Currency: ₹ in Lakhs

Particulars	Related Party										Total	
	Key Management Personnel (KMP)				Relatives of Key Management Personnel				Others			
	Director		Other KMP		Director		Other KMP		Entities over which Key Management Personnel and their relatives are able to exercise significant influence			
	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
Related Party Transactions during the period												
Interest paid on NCD - Listed	-	0.07	0.10	0.17	15.82	13.85	1.80	2.00	-	-	17.72	16.09
Mathew K Cherian	-	0.07	-	-	-	-	-	-	-	-	-	0.07
Sreenath Palakkattillam	-	-	0.10	0.17	-	-	-	-	-	-	0.10	0.17
Milu Mathew	-	-	-	-	3.31	4.36	-	-	-	-	3.31	4.36
Bala Mathew	-	-	-	-	0.81	-	-	-	-	-	0.81	-
Saju Varghese	-	-	-	-	0.77	0.78	-	-	-	-	0.77	0.78
George Thomas	-	-	-	-	8.77	7.73	-	-	-	-	8.77	7.73
Tom George Kavalam	-	-	-	-	2.16	0.98	-	-	-	-	2.16	0.98
Sreekanth P	-	-	-	-	-	-	1.49	1.77	-	-	1.49	1.77
Gija Joy	-	-	-	-	-	-	0.31	0.23	-	-	0.31	0.23
Interest paid on subordinated debt	-	-	-	-	-	3.61	-	-	-	-	-	3.61
George Thomas	-	-	-	-	-	2.41	-	-	-	-	-	2.41
Milu Mathew d/o Mathew K Cherian	-	-	-	-	-	1.20	-	-	-	-	-	1.20
Directors Remuneration	1,016.00	811.00	-	-	-	-	-	-	-	-	1,016.00	811.00
Mathew K Cherian	520.00	417.50	-	-	-	-	-	-	-	-	520.00	417.50
Laila Mathew	496.00	393.50	-	-	-	-	-	-	-	-	496.00	393.50
Salaries and Allowances	5.55	4.30	22.13	21.73	16.02	15.18	-	-	-	-	43.70	41.21
C. Thomas John	2.90	2.70	-	-	-	-	-	-	-	-	2.90	2.70
Paul Jose Maliakal	1.55	1.20	-	-	-	-	-	-	-	-	1.55	1.20
Sebastian Kurian	1.10	0.35	-	-	-	-	-	-	-	-	1.10	0.35
Kavil Viswambharan Raveendravilasam	-	0.05	-	-	-	-	-	-	-	-	-	0.05
Annamma Varghese C	-	-	9.46	8.88	-	-	-	-	-	-	9.46	8.88
Sreenath Palakkattillam	-	-	12.67	12.85	-	-	-	-	-	-	12.67	12.85

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM
CHARTERED ACCOUNTANTS

Milu Mathew	-	-	-	-	5.01	4.67	-	-	-	-	5.01	4.67
Saju Varghese	-	-	-	-	3.60	3.50	-	-	-	-	3.60	3.50
George Thomas	-	-	-	-	7.41	7.01	-	-	-	-	7.41	7.01
Loans Given	-	-	-	-	-	1,250.00	-	-	-	-	-	1,250.00
Milu Mathew	-	-	-	-	-	1,250.00	-	-	-	-	-	1,250.00
Loans Repaid	-	-	-	-	192.66	357.34	-	-	-	-	192.66	357.34
Milu Mathew	-	-	-	-	192.66	357.34	-	-	-	-	192.66	357.34
Subordinated debts repaid	-	-	-	-	-	15.00	-	-	-	-	-	15.00
Milu Mathew	-	-	-	-	-	5.00	-	-	-	-	-	5.00
George Thomas	-	-	-	-	-	10.00	-	-	-	-	-	10.00
Purchase of Equity Shares of the Company	-	300.00	-	-	-	-	-	-	-	-	-	300.00
Mathew K Cherian	-	300.00	-	-	-	-	-	-	-	-	-	300.00
Purchase of Listed NCD of the Company	-	-	-	-	43.30	18.50	1.75	2.76	-	-	45.05	21.26
Milu Mathew	-	-	-	-	-	-	-	-	-	-	-	-
Bala Mathew	-	-	-	-	9.00	-	-	-	-	-	9.00	-
Saju Varghese	-	-	-	-	10.00	-	-	-	-	-	10.00	-
George Thomas	-	-	-	-	13.30	18.50	-	-	-	-	13.30	18.50
Tom George Kavalam	-	-	-	-	11.00	-	-	-	-	-	11.00	-
Sreekanth P	-	-	-	-	-	-	-	2.76	-	-	-	2.76
Gija Joy	-	-	-	-	-	-	1.75	-	-	-	1.75	-
Redemption of Listed NCD of the Company	-	0.65	0.80	1.05	11.00	10.00	4.09	-	-	-	15.89	11.70
Mathew K Cherian	-	0.65	-	-	-	-	-	-	-	-	-	0.65
Sreenath Palakkattillam	-	-	0.80	1.05	-	-	-	-	-	-	0.80	1.05
Sreekanth P	-	-	-	-	-	-	4.09	-	-	-	4.09	-
Saju Varghese	-	-	-	-	-	10.00	-	-	-	-	-	10.00
George Thomas	-	-	-	-	11.00	-	-	-	-	-	11.00	-
Interest received on Loan	-	-	-	-	98.26	136.90	-	-	-	-	98.26	136.90
Milu Mathew	-	-	-	-	98.26	136.90	-	-	-	-	98.26	136.90
Rent paid	129.70	135.75	-	-	-	-	-	-	-	-	129.70	135.75
Mathew K Cherian	129.70	135.75	-	-	-	-	-	-	-	-	129.70	135.75
Rent deposit repaid by directors and relatives	18.15	-	-	-	-	-	-	-	-	-	18.15	-
Mathew K Cherian	18.15	-	-	-	-	-	-	-	-	-	18.15	-
Rent deposit given	0.50	2.15	-	-	-	-	-	-	-	-	0.50	2.15
Mathew K Cherian	0.50	2.15	-	-	-	-	-	-	-	-	0.50	2.15

Purchase of Fixed Assets	-	-	-	-	-	-	-	-	**152.65**	**81.11**	**152.65**	**81.11**
Kosamattam Security Systems	-	-	-	-	-	-	-	-	152.65	81.11	**152.65**	**81.11**
Rendering of Service	-	-	-	-	-	-	-	-	**195.71**	**176.60**	**195.71**	**176.60**
Kosamattam Security Systems	-	-	-	-	-	-	-	-	195.71	176.60	**195.71**	**176.60**
Loan &Advances	-	-	-	-	-	-	-	-	-	**600.00**	-	**600.00**
Kosamattam Builders	-	-	-	-	-	-	-	-	-	600.00	-	**600.00**
Loans repaid	-	-	-	-	-	-	-	-	-	**600.00**	-	**600.00**
Kosamattam Builders	-	-	-	-	-	-	-	-	-	600.00	-	**600.00**
Interest received on Loan	-	-	-	-	-	-	-	-	-	**55.23**	-	**55.23**
Kosamattam Builders	-	-	-	-	-	-	-	-	-	55.23	-	55.23
Balance outstanding as at the year-end : Asset/(Liability)												
Investments in Equity Shares	**(15,860.10)**	**(15,860.10)**	-	-	**(12.54)**	**(12.54)**	-	-	**(3,602.00)**	**(3,602.00)**	**(19,474.64)**	**(19,474.64)**
Mathew K Cherian	(12,845.23)	(12,845.23)	-	-	-	-	-	-	-	-	**(12,845.23)**	**(12,845.23)**
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	**(3,014.83)**	**(3,014.83)**
Jilu Saju varghese	(0.04)	(0.04)	-	-	-	-	-	-	-	-	**(0.04)**	**(0.04)**
Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	**(0.01)**	**(0.01)**
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	**(3.14)**	**(3.14)**
Saju varghese	-	-	-	-	(9.38)	(9.38)	-	-	-	-	**(9.38)**	**(9.38)**
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	**(0.01)**	**(0.01)**
Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,602.00)	(3,602.00)	**(3,602.00)**	**(3,602.00)**
NCD - Listed	-	-	**(0.20)**	**(1.00)**	**(129.80)**	**(97.50)**	**(12.45)**	**(14.79)**	-	-	**(142.45)**	**(113.29)**
Sreenath Palakkattillam	-	-	(0.20)	(1.00)	-	-	-	-	-	-	**(0.20)**	**(1.00)**
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	**(23.00)**	**(23.00)**
Bala Mathew	-	-	-	-	(9.00)	-	-	-	-	-	**(9.00)**	-
Saju Varghese	-	-	-	-	(10.00)	-	-	-	-	-	**(10.00)**	-
George Thomas	-	-	-	-	(66.80)	(64.50)	-	-	-	-	**(66.80)**	**(64.50)**
Tom George Kavalam	-	-	-	-	(21.00)	(10.00)	-	-	-	-	**(21.00)**	**(10.00)**
Sreekanth P	-	-	-	-	-	-	(8.05)	(12.14)	-	-	**(8.05)**	**(12.14)**
Gija Joy	-	-	-	-	-	-	(4.40)	(2.65)	-	-	**(4.40)**	**(2.65)**
Rent Deposit	**60.77**	**78.41**	-	-	-	-	-	-	-	-	**60.77**	**78.41**
Mathew K Cherian	60.77	78.41	-	-	-	-	-	-	-	-	**60.77**	**78.41**
Loans	-	-	-	-	**700.00**	**892.66**	-	-	-	-	**700.00**	**892.66**
Milu Mathew	-	-	-	-	700.00	892.66	-	-	-	-	**700.00**	**892.66**
Advance for purchase of Goods & Services	-	-	-	-	-	-	-	-	**19.98**	**18.05**	**19.98**	**18.05**
Kosamattam Security Systems	-	-	-	-	-	-	-	-	19.98	18.05	**19.98**	**18.05**
Amount receivable/(payable) to Related Parties - Net	**(15,799.33)**	**(15,781.69)**	**(0.20)**	**(1.00)**	**557.66**	**782.62**	**(12.45)**	**(14.79)**	**(3,582.02)**	**(3,583.95)**	**(18,836.34)**	**(18,598.81)**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

S.S. & ASSOCIATES CHARTERED ACCOUNTANTS H.O. Trichur Br. Cochin Calicut Chennai

Maximum Balance Outstanding during the year												
Investments in Equity Shares	**(15,860.10)**	**(15,860.10)**	**-**	**-**	**(12.54)**	**(12.54)**	**-**	**-**	**(3,602.00)**	**(3,602.00)**	**(19,474.64)**	**(19,474.64)**
Mathew K Cherian	(12,845.23)	(12,845.23)	-	-	-	-	-	-	-	-	(12,845.23)	(12,845.23)
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	(3,014.83)	(3,014.83)
Jilu Saju varghese	(0.04)	(0.04)	-	-	-	-	-	-	-	-	(0.04)	(0.04)
Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	(3.14)	(3.14)
Saju varghese	-	-	-	-	(9.38)	(9.38)	-	-	-	-	(9.38)	(9.38)
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,602.00)	(3,602.00)	(3,602.00)	(3,602.00)
NCD - Listed	**-**	**-**	**(1.00)**	**(2.05)**	**(135.80)**	**(97.50)**	**(13.96)**	**(14.79)**	**-**	**-**	**(150.76)**	**(114.34)**
Sreenath Palakkattillam	-	-	(1.00)	(2.05)	-	-	-	-	-	-	(1.00)	(2.05)
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	(23.00)	(23.00)
Bala Mathew	-	-	-	-	(9.00)	-	-	-	-	-	(9.00)	-
Saju Varghese	-	-	-	-	(10.00)	-	-	-	-	-	(10.00)	-
George Thomas	-	-	-	-	(72.80)	(64.50)	-	-	-	-	(72.80)	(64.50)
Tom George Kavalam	-	-	-	-	(21.00)	(10.00)	-	-	-	-	(21.00)	(10.00)
Sreekanth P	-	-	-	-	-	-	(9.56)	(12.14)	-	-	(9.56)	(12.14)
Gija Joy	-	-	-	-	-	-	(4.40)	(2.65)	-	-	(4.40)	(2.65)
Rent Deposit	**78.91**	**78.41**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**78.91**	**78.41**
Mathew K Cherian	78.91	78.41	-	-	-	-	-	-	-	-	78.91	78.41
Loans	**-**	**-**	**-**	**-**	**892.66**	**1,250.00**	**-**	**-**	**-**	**-**	**892.66**	**1,250.00**
Milu Mathew	-	-	-	-	892.66	1,250.00	-	-	-	-	892.66	1,250.00
Advance for purchase of Goods & Services	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**134.92**	**229.26**	**134.92**	**229.26**
Kosamattam Security Systems	-	-	-	-	-	-	-	-	134.92	229.26	134.92	229.26
Total	**(15,781.19)**	**(15,781.69)**	**(1.00)**	**(2.05)**	**744.32**	**1,139.96**	**(13.96)**	**(14.79)**	**(3,467.08)**	**(3,372.74)**	**(18,518.91)**	**(18,031.31)**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS

Note 39: Capital Management

Capital Management

The primary objective of the Company's capital management policy is to ensure that the Company complies with externally imposed capital requirements and maintains strong credit ratings and healthy capital ratios in order to support its business and to maximize shareholder value

The Company manages its capital structure and makes adjustments to it in light of changes in economic conditions and requirements of the financial covenants. In order to maintain or adjust the capital structure, the Company may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes have been made to the objectives, policies and processes from the previous years. However, they are under constant review by the Board.

Currency: ₹ in Lakhs

Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance (if above 25%)
Capital to risk-weigh ed assets ratio (CRAR)	89,502.12	5,05,495.55	17.71%	18.65%	-5.06%	-
Tier I CRAR	73,576.15	5,05,495.55	14.56%	14.45%	0.73%	-
Tier II CRAR	15,925.97	5,05,495.55	3.15%	4.20%	-24.99%	-
Liquidity Ratio	19,368.05	8,037.04	240.98%	-	*NA	-

*Note: *Variance not applicable since liquidity ratio applicability is only there from current period.*

Regulatory capital consists of Tier1 capital which comprises share capital, share premium, and retained earnings including current year profit less accrued dividends. Certain adjustments are made to Ind AS-based results and reserves, as prescribed by the Reserve Bank of India. The other component of regulatory capital is Tier 2 capital instruments.

Note 40: Fair Value Measurement

Fair value of financial instruments not measured at fair value

Set out below is a comparison, by class, of the carrying amounts and fair values of the Company's financial instruments that are initially measured at fair value and subsequently carried at amortized cost in the financial statements.

Currency: ₹ in Lakhs

Particulars	Level	Carrying Value		Fair Value	
		As at March 31,			
		2023	2022	2023	2022
Financial assets					
Cash and cash equivalents	1	3,772.30	7,301.97	3,772.30	7,301.97
Bank Balance other than Above	1	33,611.54	26,838.69	33,611.54	26,838.69
Receivable	3	15.76	83.58	15.76	83.58
Loans	3	4,84,569.06	4,00,725.00	4,84,569.06	4,00,725.00
Other Financial assets	3	1,360.33	1,338.45	1,360.33	1,338.45
Financial assets		**5,23,328.99**	**4,36,287.69**	**5,23,328.99**	**4,36,287.69**
Financial Liabilities					
Payable	3	713.83	385.37	713.83	385.37
Debt securities	2	2,38,506.31	2,23,564.73	2,38,506.31	2,23,564.73
Borrowings (other than debt securities)	2	1,93,222.36	1,31,944.31	1,93,222.36	1,31,944.31
Subordinated liabilities	2	30,026.06	30,014.98	30,026.06	30,014.98
Other financial liabilities	3	301.13	400.98	301.13	400.98
Financial Liabilities		**4,62,769.69**	**3,86,310.37**	**4,62,769.69**	**3,86,310.37**

Valuation techniques

Short-term financial assets and liabilities

For financial assets and financial liabilities that have a short-term maturity (less than twelve months), the carrying amounts, which are net of impairment, are a reasonable approximation of their fair value. Such instruments include cash and cash equivalents, trade receivables, balances other than cash and cash equivalents, and trade payables without a specific maturity.

Such amounts have been classified as Level 2/Level 3 on the basis that no adjustments have been made to the balances in the balance sheet.

Loans and advances to customers

The fair values of loans and receivables are estimated by discounted cash flow models that incorporate assumptions for credit risks, probability of default, and loss has given default estimates. Since comparable data is not available, credit risk is derived using historical experience, management view, and other information used in its collective impairment models.

Fair values of portfolios are calculated using a portfolio-based approach, grouping loans as far as possible into homogenous groups based on similar characteristics i.e., type of loan. The Company then calculates and extrapolates the fair value to the entire portfolio using an Effective interest rate model that incorporates interest rate estimates considering all significant characteristics of the loans. The credit risk is applied as a top-side adjustment based on the collective impairment model incorporating the probability of defaults and loss given defaults.

Financial liability at amortized cost

The fair values of financial liability held to maturity are estimated using an effective interest rate model based on contractual cash flows using actual yields.

Note 41: Risk Management

The Company's principal financial liabilities comprise borrowings and trade and other payables. The main purpose of these financial liabilities is to finance and support the company's operations. The Company's principal financial assets include loans, cash and cash equivalents and other receivables that are derived directly from its operations. As a financial lending institution, Company is exposed to various risks that are related to lending business and operating environment. The principal objective in Company 's risk management processes is to measure and monitor the various risks that Company is subject to and to follow policies and procedures to address such risks.

The Company's Risk Management Committee of the Board of directors constituted in accordance with the Reserve Bank of India regulations has overall responsibility for overseeing the implementation of the Risk Management Policy. The committee meets at least twice in a year to review the Risk Management practices. Risk Management department periodically places its report to the committee for review. The committee's suggestions for improving the Risk Management Practices are implemented by the Risk Management department.

Risk Management department shall be responsible for the following:

a) Identifying the various risks associated with the activities of the Company and assessing their impact on the business.

b) Measuring the risks and suggesting measures to effectively mitigate the risks. However, the primary responsibility for managing the various risks on a day to day basis will be with the heads of the respective business units of the Company.

The Company is generally exposed to credit risk, liquidity risk and market risk

I) Credit Risk

Credit Risk arises from the risk of loss that may occur from the default of Company's customers under loan agreements. Customer defaults and inadequate collateral may lead to loan losses.

The Company addresses credit risk through following processes:

a) Credit risk on Gold loan is considerably reduced as collateral is in the form of Gold ornaments which can be easily liquidated and there is only a distant possibility of losses due to adequate margin of 25% or more retained while disbursing the loan. Credit risk is further reduced through a quick but careful collateral appraisal and loan approval process. Hence overall, the Credit risk is normally low.

b) Sanctioning powers for Gold Loans is delegated to various authorities at branches/controlling offices. Sanctioning powers is used only for granting loans for legally permitted purposes. The maximum Loan to Value stipulated by the Reserve Bank of India does not exceed under any circumstances.

c) Gold ornaments brought for pledge is the primary responsibility of Branch Manager. Extra care is taken if the gold jewellery brought for pledge by any customer at any one time or cumulatively is more than 20 gm. The branch manager conducts proper due diligence to ascertain the ownership of the gold jewellery based on the questions posed and the answers provided by customers.

d) Auctions are conducted as per the Auction Policy of the Company and the guidelines issued by Reserve Bank of India. Auction is generally conducted before loan amount plus interest exceeds realizable value of gold. After reasonable time is given to the customers for release after loan becomes overdue and exhausting all efforts for persuasive recovery, auction is resorted to as the last measure in unavoidable cases. Loss on account of auctions are recovered from the customer. Any excess received on auctions are refunded to the customer.

Impairment Assessment

The Company is mainly engaged in the business of providing gold loans. The tenure of the loans generally is up to 9 months. The Company also provides other secured and unsecured loans. The Company's impairment assessment and measurement approach is set out in this note. It should be read in conjunction with the Summary of significant accounting policies.

Definition of default and cure

The Company considers a financial instrument as defaulted and therefore Stage 3 (credit-impaired) for Expected Credit Loss (ECL) calculations in all cases when the borrower becomes 90 days past due on its contractual payments. As a part of a qualitative assessment of whether a customer is in default, the Company also considers a variety of instances that may indicate unlikeness to pay. When such events occur, the Company carefully considers whether the event should result in treating the customer as defaulted and therefore assessed as Stage 3 for ECL calculations or whether Stage 2, as appropriate.

It is the Company's policy to consider a financial instrument as 'cured' and therefore re-classified out of Stage 3 when none of the default criteria have been present for at least three consecutive months. The decision whether to classify an asset as Stage 2 or Stage 1 once cured depends on the updated credit grade, at the time of the cure, and whether this indicates there has been a significant increase in credit risk compared to initial recognition.

Company's internal credit rating grades and staging criteria for loans are as follows:

Rating	Loans Days past due (DPD)	Stages
High grade	Not yet due	Stage 1
Standard grade	1-30 DPD	Stage 2
Sub-standard grade	31-60 DPD	Stage 2
Past due but not impaired	61- 90 DPD	Stage 2
Individually impaired	91 DPD or More	Stage 3

Exposure at Default (EAD)

The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest.

Probability of default (PD)

The Probability of Default is an estimate of the likelihood of default over a given time horizon. To calculate the ECL for a Stage 1 loan, the Company assesses the possible default events within 12 months for the calculation of the 12 months ECL. For Stage 2 and Stage 3 financial assets, the exposure at default is considered for events over the lifetime of the instruments. The Company uses historical information wherever available to determine PD. PD is calculated using the Incremental 91 DPD approach considering fresh slippage using historical information.

Particulars	As at March 31,					
	2023			2022		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	2.31%	13.92%	100.00%	1.92%	13.71%	100.00%
ii) Business Loans	10.00%	30.00%	100.00%	11.10%	15.27%	100.00%
iii) Kisan Credit	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
iv) Micro Finance Loans	10.00%	30.00%	100.00%	100.00%	100.00%	100.00%
v) Mortgaged Loan	10.00%	30.00%	100.00%	100.00%	100.00%	100.00%
vi) Rental Loan	10.00%	30.00%	100.00%	100.00%	100.00%	100.00%
vii) Other Loans	10.00%	30.00%	100.00%	100.00%	100.00%	100.00%

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM
BGS & COMPANY CHARTERED ACCOUNTANTS CHENNAI

Based on review of macro-economic developments and economic outlook, the Company has assessed that no adjustment is required for temporary overlays to determine qualitative impact on its PD's as at March 31, 2023 and March 31, 2022.

Loss Given Default (LGD)

LGD is the estimated loss that the Company might bear if the borrower defaults. The Company determines its recovery (net present value) by analysing the recovery trends, borrower rating, collateral value, and expected proceeds from the sale of an asset.

Particulars	As at March 31,					
	2023			2022		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	14.53%	14.53%	14.53%	13.39%	13.39%	13.39%
ii) Business Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iii) Kisan Credit	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iv) Micro Finance Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
v) Mortgaged Loan	38.62%	38.62%	38.62%	21.72%	21.72%	21.72%
vi) Rental Loan	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
vii) Other Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

LGD Rates have been computed internally based on the discounted recoveries in defaulted accounts that are closed/ written off/ repossessed and upgraded during the year.

When estimating ECLs on a collective basis for a group of similar assets, the Company applies the same principles for assessing whether there has been a significant increase in credit risk since initial recognition.

Collateral and other credit enhancements

The amount and type of collateral required to depend on an assessment of the credit risk of the counterparty. Guidelines are in place covering the acceptability and valuation of each type of collateral.

The tables on the following pages show the maximum exposure to credit risk by class of financial asset. They also show the total fair value of collateral, any surplus collateral (the extent to which the fair value of collateral held is greater than the exposure to which it relates), and the net exposure to credit risk.

The main types of collateral are as follows: -

Management provides gold loans against the security of gold. The gold is pledged with the company and based on the company policy of loan to value ratio, the loan is provided.

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS

Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2023	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantees	Household used Gold Ornaments	Book debts, Inventory, and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	3,772.30	3,772.30	-	-	-	-	-	3,772.30	-	-
Bank Balance other than Cash and cash equivalents	33,611.54	33,611.54	-	-	-	-	-	33,611.54	-	-
Loans (Gross):	-	-	-	-	-	-	-	-	-	-
i) Gold Loan	4,84,502.31	-	-	-	4,84,502.31	-	2,35,675.06	7,20,177.37	-	2,634.17
ii) Business Loan	9.92	-	-	-	-	-	-	-	9.92	9.92
iii) Kisan Credit	-	-	-	-	-	-	-	-	-	-
iv) Micro Finance Loans	83.34	-	-	-	-	-	-	-	83.34	83.34
v) Mortgage Loan	6,192.36	-	6,192.36	-	-	-	7,794.56	13,986.91	-	3,491.59
vi) Rental Loan	13.50	-	-	-	-	-	-	-	13.50	13.34
vii) Other Loans	165.15	-	-	-	-	-	-	-	165.15	165.15
Trade receivables	15.76	-	-	-	-	-	-	-	15.76	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other financial assets	1,360.33	-	-	-	-	-	-	-	1,360.33	-
Total financial assets at amortised cost	**5,29,726.51**	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**
Financial assets at FVTPL*	-	-	-	-	-	-	-	-	-	-
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	5,29,726.51	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**
Other commitments	-	-	-	-	-	-	-	-	-	-
	5,29,726.51	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**

*** Including Equity Instruments**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O TRICHUR Br. COCHIN CALICUT CHENNAI

Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2022	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantees	Household used Gold Ornaments	Book debts, Inventory, and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	7,301.97	7,301.97	-	-	-	-	-	7,301.97	-	-
Bank Balance other than Cash and cash equivalents	26,838.69	26,838.69	-	-	-	-	-	26,838.69	-	-
Loans (Gross):	-	-	-	-	-	-	-	-	-	-
i) Gold Loan	3,96,680.71	-	-	-	3,96,680.71	-	1,23,005.09	5,19,685.81	-	1,840.49
ii) Business Loan	507.35	-	-	-	-	-	-	-	507.35	64.86
iii) Kisan Credit	528.56									52.86
iv) Micro Finance Loans	116.33	-	-	-	-	-	-	-	116.33	116.33
v) Mortgage Loan	6,344.64	-	6,344.64	-	-	-	7,642.27	13,986.91	-	1,378.06
vi) Rental Loan	16.13	-	-	-	-	-	-	-	16.13	16.13
vii) Other Loans	147.52	-	-	-	-	-	-	-	147.52	147.52
Trade receivables	14.08	-	-	-	-	-	-	-	14.08	-
Other receivables	69.50	-	-	-	-	-	-	-	69.50	-
Other financial assets	1,338.45	-	-	-	-	-	-	-	1,338.45	-
Total financial assets at amortised cost	**4,39,903.93**	**34,140.66**	**6,344.64**	**-**	**3,96,680.71**	**-**	**1,30,647.36**	**5,67,813.38**	**2,209.36**	**3,616.25**
Financial assets at FVTPL*	-	-	-	-	-	-	-	-	-	-
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	4,39,903.93	**34,140.66**	**6,344.64**	**-**	**3,96,680.71**	**-**	**1,30,647.36**	**5,67,813.38**	**2,209.36**	**3,616.25**
Other commitments	-	-	-	-	-	-	-	-	-	-
	4,39,903.93	**34,140.66**	**6,344.64**	**-**	**3,96,680.71**	**-**	**1,30,647.36**	**5,67,813.38**	**2,209.36**	**3,616.25**

*** Including Equity Instruments**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

BGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR BR. COCHIN CALICUT CHENNAI

II) Liquidity risk

Asset Liability Management (ALM)

The table below shows the maturity pattern of the assets and liabilities. In the case of loans, the contracted tenure of the gold loan is a maximum of 9 months. However, on account of a high incidence of prepayment before contracted maturity, the below maturity profile has been prepared by the management on the basis of the historical pattern of repayments. In the case of loans other than gold loans, the maturity profile is based on contracted maturity.

Maturity pattern of assets and liabilities as on March 31, 2023:

Currency: ₹ in Lakhs

Particulars	Up to 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	3,688.67	-	-	-	83.63	-	-	-	-	3,772.30
Bank Balance other than Cash and cash equivalents	3,003.31	2,452.82	1,861.82	4,986.85	15,125.44	6,181.19	0.10	0.01	-	33,611.54
Loans	36,734.40	56,170.87	53,690.19	1,93,682.69	1,42,198.57	735.00	1,363.98	6,390.88	(6,397.52)	4,84,569.06
Total	**43,426.38**	**58,623.69**	**55,552.01**	**1,98,669.54**	**1,57,407.64**	**6,916.19**	**1,364.08**	**6,390.89**	**(6,397.52)**	**5,21,952.90**
Financial Liabilities										
Debt Securities	-	9,330.76	-	30,983.11	27,735.40	1,03,482.70	57,763.56	9,627.19	(416.41)	2,38,506.31
Borrowings (other than Debt Securities)	14,602.12	9,641.98	42,545.19	36,097.21	44,952.62	44,375.75	1,007.49	-	-	1,93,222.36
Subordinated Liabilities	52.62	-	-	130.00	285.00	12,710.14	15,141.32	1,757.96	(50.98)	30,026.06
Total	**14,654.74**	**18,972.74**	**42,545.19**	**67,210.32**	**72,973.02**	**1,60,568.59**	**73,912.37**	**11,385.15**	**(467.39)**	**4,61,754.73**

***represents adjustments on account of EIR/ECL**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Maturity pattern of assets and liabilities as on March 31, 2022:

Currency: ₹ in Lakhs

Particulars	Up to 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	7,301.97	-	-	-	-	-	-	-	-	7,301.97
Bank Balance other than Cash and cash equivalents	1,073.24	2,290.10	1,708.68	4,044.46	10,194.11	6,601.94	926.14	0.02	-	26,838.69
Loans	38,845.51	29,795.75	60,265.11	1,38,402.93	1,36,078.35	953.59	-	-	(3,616.24)	4,00,725.00
Total	**47,220.72**	**32,085.85**	**61,973.79**	**1,42,447.39**	**1,46,272.46**	**7,555.53**	**926.14**	**0.02**	**(3,616.24)**	**4,34,865.66**
Financial Liabilities										
Debt Securities	-	16,280.16	10,383.17	26,205.40	21,773.36	1,26,754.61	17,280.94	5,249.98	(362.89)	2,23,564.73
Borrowings (other than Debt Securities)	14,554.97	8,432.07	30,799.89	25,349.15	16,449.32	32,416.41	3,942.50	-	-	1,31,944.31
Subordinated Liabilities	110.15	-	-	-	3,762.04	2,421.53	16,111.01	7,672.45	(62.20)	30,014.98
Total	**14,665.12**	**24,712.23**	**41,183.06**	**51,554.55**	**41,984.72**	**1,61,592.55**	**37,334.45**	**12,922.43**	**(425.09)**	**3,85,524.02**

***represents adjustments on account of EIR/ECL**

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

H.O TRICHUR BI COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

III) Market risk

Market Risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate because of changes in market factors. Such changes in the values of financial instruments may result from changes in the interest rates, credit, liquidity, and other market changes. The objective of market risk management is to avoid excessive exposure of our earnings and equity to loss and reduce our exposure to the volatility inherent in financial instruments. The Company is exposed to two types of market risk as follows:

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The company is subject to interest rate risk, primarily since it lends to customers at fixed rates and for maturity periods shorter than the funding sources. The majority of our borrowings are at fixed rates. However, borrowings at floating rates give rise to interest rate risk. Interest rates are highly sensitive to many factors beyond control, including the monetary policies of the Reserve Bank of India, deregulation of the financial sector in India, domestic and international economic and political conditions, inflation, and other factors. In order to manage interest rate risk, the company seeks to optimize the borrowing profile between short-term and long-term loans. The company adopts funding strategies to ensure diversified resource-raising options to minimize cost and maximize the stability of funds. Assets and liabilities are categorized into various time buckets based on their maturities and the Asset Liability Management Committee supervises an interest rate sensitivity report periodically for assessment of interest rate risks. The Interest Rate Risk is mitigated by availing funds at very competitive rates through diversified borrowings and for different tenures.

The following table demonstrates the sensitivity to a reasonably possible change in the interest rates on the portion of borrowings affected. With all other variables held constant, the profit before taxes affected through the impact on floating rate borrowings are as follows:

Currency: ₹ in Lakhs

Impact on Profit before taxes	As at March 31,	
	2023	2022
On Floating Rate Borrowings		
0.5 % increase in interest rates	720.15	433.04
0.5 % decrease in interest rates	(720.15)	(433.04)

Price risk

The Company's exposure to price risk is not material.

Note 42: Segment reporting

The Company is engaged in the business segment of Financing, whose operating results are regularly reviewed by the management to make decisions about resources to be allocated and to assess its performance, and for which discrete financial information is available. Further other business segments do not exceed the quantitative thresholds as defined by Ind AS 108 on "Operating Segment". Hence, there are no separate reportable segments, as required by Ind AS 108 on "Operating Segment".

Note 43: Utilization of proceeds of Public Issue of Non - Convertible Debentures

The company has during the year raised through public issue ₹ 93,637.93 Lakhs of Secured Redeemable Non-Convertible Debentures. As at March 31, 2023, the company has utilized the entire proceeds of the public issue, net of issue expenses in accordance with the objects stated in the offer documents.

Note 44: Disclosure required as per Reserve Bank of India Notification No. DNBS.CC.PD.NO. 265/03.10.01/2011-12 dated March 21, 2012

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2023	2022
Gold Loans granted against collateral of gold jewellery (principal portion)	4,84,502.31	3,96,680.71
Total assets of the Company	5,44,434.13	4,56,889.12
Percentage of Gold Loans to Total Assets	88.99%	86.82%

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS HO TRICHUR BR COCHIN CALICUT CHENNAI

Note 45: Disclosures required as per Reserve Bank of India Master Direction – Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016

Currency: ₹in Lakhs

Sl No.	Particulars	Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
1	**Liabilities:**				
	Loans and advances* availed by the non-banking financial company inclusive of interest accrued thereon but not paid: -	**As at March 31, 2023**		**As at March 31, 2022**	
	(a) Debentures : Secured	2,38,922.72	-	2,23,927.62	-
	: Unsecured	-	-	-	-
	(other than falling within the meaning of public deposits)	-	-	-	-
	: Perpetual Debt Instrument	467.63	-	675.16	-
	(b) Deferred credits	-	-	-	-
	(c) Term Loans	1,10,460.44	-	64,614.43	-
	(d) Inter-corporate loans and borrowing	-	-	-	-
	(e) Commercial Paper	-	-	-	-
	(f) Other Loans (specify nature)	-	-	-	-
	Loan from Directors/ Relatives of Directors	-	-	-	-
	Subordinated Debt	29,609.41	-	29,402.02	-
	Borrowings from Banks/FI	82,761.92	-	67,329.88	-
	Overdraft against Deposit with Banks	-	-	-	-

2. Break-up of 1(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid:

Currency: ₹in Lakhs

Sl No.	Particulars	As at March 31, 2023	As at March 31, 2022
	(a) In the form of Unsecured debentures	-	-
	(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c) Other public deposits	-	-

3. Break-up of Loans and Advances including bills receivables (other than those included in (4) below) :-

Currency: ₹in Lakhs

Sl No.	Assets	As at March 31, 2023	As at March 31, 2022
	(a) Secured	4,90,694.67	4,03,025.35
	(b) Unsecured	271.91	1,315.89

4. Breakup of Investments:

Currency: ₹ in Lakhs

SL No	Assets	As at March 31, 2023	As at March 31, 2022
	Current Investments:		
	1. Quoted:		
	(i) Shares (a) Equity	-	-
	(b) Preference	-	-
	(ii) Debentures and Bonds	-	-
	(iii) Units of mutual funds	-	-
	(iv) Government Securities	-	-
	(v) Others (specify)	-	-
	2. Unquoted:		
	(i) Shares (a) Equity	-	-
	(b) Preference		-
	(ii) Debentures and Bonds		-

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(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
Long Term Investments		
1. Quoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
2. Unquoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-

5. Break-up of Leased Assets and stock on hire and other assets counting towards AFC activities: -

Currency: ₹ in Lakhs

Sl No.	Assets	As at March 31, 2023	As at March 31, 2022
	(i) Lease assets including lease rentals under sundry debtors: -		
	(a) Financial lease	-	-
	(b) Operating lease	-	-
	(ii) Stock on hire including hire charges under sundry debtors		
	(a) Assets on hire	-	-
	(b) Repossessed Assets	-	-
	(iii) Other loans counting towards AFC activities		
	(a) Loans where assets have been repossessed	-	-
	(b) Loans other than (a) above	-	-

6. Borrower Group-wise Classification of Assets Financed* as in Sl No. (3) and (4) above:-

Currency: ₹ in Lakhs

Category	As at March 31, 2023 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	548.66	-	548.66
2. Other than related parties	4,84,020.25	0.15	4,84,020.40
Total	**4,84,568.91**	**0.15**	**4,84,569.06**

Currency: ₹ in Lakhs

Category	As at March 31, 2022 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	698.77	-	698.77
2. Other than related parties	3,99,108.04	918.19	4,00,026.23
Total	**3,99,806.81**	**918.19**	**4,00,725.00**

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S.G. & COMPANY H.O. THRISSUR BR. COCHIN BANGALORE CHENNAI CHARTERED ACCOUNTANTS

7. **Investor group-wise classification of all investments current and long term in shares and securities (Both quoted & un quoted)** - NA

8 **Other Information**

Currency: ₹ in Lakhs

Particulars	Amount Outstanding As at March 31, 2023	2022
(i) Gross Non-Performing Assets		
(a) With Related parties	-	-
(b) With Others	7,754.85	5,742.29
(ii) Net Non-Performing Assets		
(a) With Related parties	-	-
(b) With Others	3,324.97	3,523.88
(iii) Assets acquired in satisfaction of the debt		
(a) With Related parties	-	-
(b) With Others	-	-

9 **Details of the Auctions conducted with respect to Gold Loan**

The Company auctioned 32,952 loan accounts (March 31, 2022: 64,167 accounts) during the financial year. The outstanding dues on these loan accounts were ₹11,823.88 Lakhs (March 31, 2022: ₹ 31,398.25 Lakhs) till the respective date of auction. The Company realised ₹12,051.04 Lakhs. (March 31, 2022: ₹ 28,469.38 Lakhs.) on auctioning of gold jewellery taken as collateral security on these loans. Company confirms that none of its sister concerns participated in the above auctions.

10 a) **Capital**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	2022
i) CRAR (%)	17.71%	18.65%
ii) CRAR-Tier I capital (%)	14.56%	14.45%
iii) CRAR-Tier II capital (%)	3.15%	4.20%
iv) Amount of subordinated debt raised as Tier-II capital	13,957.24	16,409.45
v) Amount raised by the issue of Perpetual Debt Instruments during the year		
vi) Amount raised by the issue of Perpetual Debt Instruments	415.00	565.00
vii) Percentage of PDI to Tier I Capital	0.56%	0.93%

10 b) **Investments**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	2022
1. Value of Investments		
i) Gross Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
ii) Provisions for Depreciation		
(a) In India	-	-
(b) Outside India,	-	-
iii) Net Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
2. Movement of provisions held towards depreciation on investments.		
(i) Opening balance		
(ii) Add : Provisions made during the year		
(iii) Less : Write-off / write-back of excess provisions during the year		
(iv) Closing balance		

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10 c) Derivatives

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
(i) The notional principal of swap agreements	-	-
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
(iii) Collateral required by the NBFC upon entering into swaps	-	-
(iv) Concentration of credit risk arising from swaps	-	-
(v) The fair value of the swap book	-	-

10 d). Exchange-traded interest rate (IR) derivatives

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
Exchange-traded interest rate (IR) derivatives	-	-

10 e) Disclosure relating to securitization

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	As at March 31, 2022
i) Disclosure relating to securitization	-	-

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10 f) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

Currency: ₹ in Lakhs

As at 31.03.2023	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 month to 3 months	Over 3 month to 6 months	Over 6 month to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non sensitive to ALM **	Total
Liabilities												
Debt Securities	-	-	-	9,330.76	-	30,983.11	27,735.40	1,03,482.70	57,763.56	9,627.19	(416.41)	**2,38,506.31**
Subordinated Liabilities	52.62	-	-	-	-	130.00	285.00	12,710.14	15,141.32	1,757.96	(50.98)	**30,026.06**
Borrowings	2,601.42	2,776.08	9,224.61	9,641.98	42,545.19	36,097.21	44,952.62	44,375.75	1,007.50	-	-	**1,93,222.36**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Assets												
Advances*	21,980.33	3,492.88	11,261.20	56,170.87	53,690.19	1,93,682.69	1,42,198.57	735.00	1,363.98	6,390.87	(6,397.52)	**4,84,569.06**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.
**represents adjustments on account of EIR/ECL

Currency: ₹ in Lakhs

As at 31.03.2022	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 month to 3 months	Over 3 month to 6 months	Over 6 month to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non sensitive to ALM **	Total
Liabilities												
Debt Securities	-	-	-	16,280.16	10,383.17	26,205.40	21,773.36	1,26,754.61	17,280.94	5,249.98	(362.89)	**2,23,564.73**
Subordinated Liabilities	110.15	-	-	-	-	-	3,762.04	2,421.53	16,111.01	7,672.45	(62.20)	**30,014.98**
Borrowings	383.37	2,575.74	11,595.86	8,432.07	30,799.89	25,349.15	16,449.32	32,416.41	3,942.50	-	-	**1,31,944.31**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Assets	-	-	-	-	-	-	-	-	-	-	-	-
Advances*	29,523.53	2,588.82	6,733.16	29,795.75	60,265.11	1,38,402.93	1,36,078.35	953.59	-	-	(3,616.24)	**4,00,725.00**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 9 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.
**represents adjustments on account of EIR/ECL

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SGS & COMPANY H.O. TRICHUR & COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

10 g) **Exposure**

i) Exposure to Real Estate Sector

Currency: ₹ in Lakhs

Category	As at March 31, 2023	As at March 31, 2022
a) Direct exposure (Net of Advances from Customers)		
(i) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented:	-	-
(ii) Commercial Real Estate -		
Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development, and construction, etc.). Exposure would also include non-fund based (NFB) limits;	537.45	530.08
(iii) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
a. Residential	-	-
b. Commercial Real Estate	-	-
Total Exposure to Real Estate Sector	**537.45**	**530.08**

ii) Exposure to Capital Market

Currency: ₹ in Lakhs

	Particulars	As at March 31, 2023	As at March 31, 2022
i)	Direct investment in equity shares, convertible bonds, convertible debentures, and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt	-	-
ii)	Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds	-	-
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds are taken as a primary security	-	-
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds i.e. where the primary security other than shares / convertible bonds /convertible debentures/units of equity-oriented mutual funds does not fully cover the advances	-	-
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi)	Loans sanctioned to corporates against the security of shares /bonds/debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii)	Bridge loans to companies against expected equity flows /issues	-	-
viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix)	Financing to stockbrokers for margin trading	-	-
x)	All exposures to Alternative Investment Funds:	-	
	(i) Category I	-	-
	(ii) Category II	-	-
	(iii) Category III	-	-
	Total Exposure to Capital Markets	**0.00**	**0.00**

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iii) Sectoral exposure

Currency: ₹ in Lakhs

Sectors	Current Year			Previous Year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-		-	-	-
2. Industry	-	-		-	-	-
3. Corporate	2,474.71	2,474.36	99.99%	2,600.12	2,468.26	94.93%
4. Services	-	-		-	-	-
5. Personal Loans	-	-		-	-	-
6. Others, if any (Gold Loan, Micro Finance, Rental Loan, Business Loan & Others)	4,88,491.86	5,280.49	1.08%	4,01,741.13	7,181.85	1.79%

iv) Details of financing of parent company products: Nil

v) Details of Single Borrower Limit (SGL)/ Group Borrower Limit (GBL) exceeded by the Company: Nil

vi) Total amount of advances for which intangible securities such as charge over the rights, licenses, authority etc has been taken and which is to be classified as Unsecured Advances: Nil

vii) Intra-group exposures

Particulars	As at March 31, 2023	As at March 31, 2022
i) Total amount of intra-group exposures	Nil	Nil
ii) Total amount of top 20 intra-group exposures	Nil	Nil
iii) Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	Nil	Nil

viii) Unhedged foreign currency exposure: Nil (March 31, 2022-Nil)

10 h) Related Party Disclosure: Details of all material transactions with related parties are disclosed in point note 38.

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10 i) Registration obtained from financial sector regulators

- Company has obtained a certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the RBI Act, 1934.
- Company holds a full-fledged money changers license bearing license number FE.CHN.FFMC.40/2006 dated February 7, 2006 issued by the RBI which was valid up to February 28, 2025. Currently Company has 62 authorized service centres.
- Company holds a Certificate of Registration dated March 30, 2016 bearing Registration Number - CA0179 issued by IRDA to commence/carry business in the capacity of a Corporate Agent (Composite) under the Insurance Regulatory and Development Authority Act, 1999, renewed up to 31, March 2025
- Company holds a Certificate of Registration dated May 22, 2019 bearing registration number IN-DP-415-2019 issued by the SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996
- Company has obtained registration with Financial Intelligence Unit – India (FIU-IND) and was assigned registration No FINBF12988
- Our Company has obtained registration with Legal Entity Identifier India Limited (LEIL) and was assigned a LEI Code - 335800F7BYBNG38B4A84.
- Global Intermediary Identification Number (GIIN) of the Company is 1CIT1U.99999.SL.356.
- Company has obtained registration under Goods and Service Tax Act, 2017 for various States as below.

SL No	STATE	GSTIN
1	ANDRAPRADESH	37AACCK4277A1ZQ
2	DELHI	07AACCK4277A1ZT
3	GUJARAT	24AACCK4277A1ZX
4	KARNATAKA	29AACCK4277A1ZN
5	KERALA	32AACCK4277A2ZZ
6	KERALA (ISD)	32AACCK4277A3ZY
7	MAHARASTRA	27AACCK4277A1ZR
8	PUDUCHERRY	34AACCK4277A1ZW
9	TAMILNADU	33AACCK4277A1ZY
10	TELANGANA	36AACCK4277A1ZS
11	UTTAR PRADESH	09AACCK4277A1ZP

10 j) Penalties levied by the above Regulators: Nil

10 k) Ratings assigned by Credit rating Agencies

Currency: ₹ in Lakhs

Rating Agency	Facilities	Amount Rated	Outstanding as on	Rating as on		Rating Definition
			March 31, 2023	March 31, 2023	March 31, 2022	
India Ratings & Research	Non-Convertible Debenture	2,11,580.00	1,18,473.49	IND A-/Stable [IND A Minus]	IND BBB+ [IND Triple B+]	Instruments with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk. Modifiers ["+" (plus) / "-"(minus)] reflect the comparative standing within the category.
India Ratings & Research	Subordinated Debt		15,965.94			
India Ratings & Research	Bank Facilities	2,20,000.00	1,93,222.36			
BrickWork Ratings	Non-Convertible Debenture	1,25,000.00	1,00,522.06	BWR BBB+ Positive [BWR Triple B+]	BWR BBB+ [BWR Triple B+]	
BrickWork Ratings	Subordinated Debt		5,382.20			

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10 l) Provisions and Contingencies

Currency: ₹ in Lakhs

Sl No.	Break up of Provisions and Contingencies shown under the head Expenses in the Statement of Profit and Loss	As at March 31, 2023	As at March 31, 2022
1	Provisions for depreciation on Investment	-	-
2	Provision towards NPA (Expected Credit Loss)	2,781.27	466.73
3	Provision made towards Income Tax	3,830.76	2,725.57
4	Other Provision and Contingencies (with details)	-	-
	Provision for Gratuity	126.13	61.33
	Provision for Other Assets	24.80	102.18
5	Provision for Leave Encashment	-	-

10 m) Concentration of Advances

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2023	As at March 31, 2022
1	Total Advances to twenty largest borrowers	6,036.40	6,739.49
2	Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	1.23%	1.67%

10 n) Concentration of Exposures

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2023	As at March 31, 2022
1	Total Exposures to twenty largest borrowers/customers	6,036.40	6,739.49
2	Percentage of Exposures to twenty largest borrowers/Customers to Total Exposures of the NBFC on borrowers/Customers.	1.23%	1.67%

10 o) Concentration of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2023	As at March 31, 2022
1	Total Exposures to top four NPA accounts	2,904.12	3,033.72

10 p) Movement of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	Year ended March 31, 2023	Year ended March 31, 2022
	(i) Net NPAs to Net Advances (%)	0.68%	0.95%
	(ii) Movement of NPAs (Gross)		
	(a) Opening balance	5,742.29	4,642.11
	(b) Additions during the year	3,689.44	2,008.29
	(c) Reductions during the year	1,676.87	908.11
	(d) Closing balance	7,754.86	5,742.29
	(iii) Movement of Net NPAs	-	
	(a) Opening balance	3,523.88	2,757.91
	(b) Additions during the year	1,123.72	1,465.10
	(c) Reductions during the year	1,322.63	699.13
	(d) Closing balance	3,324.97	3,523.88
	(iv) Movement of provisions for NPAs (excluding Provisions on Standard Assets)	-	
	(a) Opening balance	2,218.40	1,884.20
	(b) Provisions made during the year	2,565.71	543.19
	(c) Write-off / write -back of excess provisions	354.24	208.98
	(d) Closing balance	4,429.87	2,218.41

Additions/ Reductions to NPA (Gross and Net) stated above during the year are based on year-end figures.

10 q) Overseas Assets as at March 31, 2023

The Company does not have any joint venture or subsidiary abroad, hence not applicable.

10 r) Off-balance Sheet SPVs sponsored

The Company has not sponsored any off-balance sheet SPV which are required to be consolidated as per accounting norms

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10 s) Disclosure of complaints

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No	Particulars	Current Year	Previous Year
	Complaints received by the NBFC from its customers		
1	Number of complaints pending at beginning of the year	5	3
2	Number of complaints received during the year	6	8
3	Number of complaints disposed during the year	10	6
3.1	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	1	5
	Maintainable complaints received by the NBFC from Office of Ombudsman		
5.*	Number of maintainable complaints received by the NBFC from Office of Ombudsman	6	8
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	6	3
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	0	0
6.*	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously The Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.

2) Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground – 1 Loans and advances	3	5	0%	1	1
Others					
Regarding Perpetual Debt Instrument	2	0	0	0	0
Regarding Non-convertible debenture	0	1	-67%	0	0
Total	**5**	**6**	**-25%**	**1**	**1**
Previous Year					
Ground – 1 Loans and advances	3	5	-58%	3	2
Others					
Regarding Perpetual Debt Instrument	0	3	NA	2	2
Total	**3**	**8**	**-33%**	**5**	**4**

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Note 46: Disclosure pursuant to Reserve Bank of India notification DOR (NBFC).CC.PD.No.109 /22.10.106/2019-20 dated 13 March 2020 pertaining to Asset Classification as per RBI Norms

Currency: ₹ in Lakhs

Appendix Template for Disclosure in Notes to Financial Statements As at March 31, 2023						
Asset Classification as per RBI Norms	**Asset classification as per Ind AS 109**	**Gross Carrying Amount as per Ind AS**	**Loss Allowances (Provisions) as required under Ind AS 109**	**Net Carrying Amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	4,64,525.44	1,589.64	4,62,935.80	1,858.10	(268.46)
	Stage 2	18,686.28	378.00	18,308.28	74.75	303.25
Subtotal		**4,83,211.72**	**1,967.64**	**4,81,244.08**	**1,932.85**	**34.79**
		-	-	-	-	-
Non-Performing Assets (NPA)		-	-	-	-	-
Substandard	Stage 3	1,363.98	222.27	1,141.71	136.40	85.87
		-	-	-	-	-
Doubtful - up to 1 year	Stage 3	391.42	105.38	286.04	78.28	27.10
1 to 3 years	Stage 3	1,378.52	497.40	881.12	418.28	79.12
More than 3 years	Stage 3	1,755.14	739.03	1,016.11	927.47	(188.44)
Subtotal for doubtful		**3,525.08**	**1,341.81**	**2,183.27**	**1,424.03**	**(82.22)**
		-	-	-	-	-
Loss	Stage 3	2,865.80	2,865.80	-	2,865.80	-
Subtotal for NPA		**7,754.86**	**4,429.88**	**3,324.98**	**4,426.23**	**3.65**
		-	-	-	-	-
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification, and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	4,64,525.44	1,589.64	4,62,935.80	1,858.10	(268.46)
	Stage 2	18,686.28	378.00	18,308.28	74.75	303.25
	Stage 3	7,754.86	4,429.88	3,324.98	4,426.23	3.65
	Total	**4,90,966.58**	**6,397.52**	**4,84,569.06**	**6,359.08**	**38.44**

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Currency: ₹ in Lakhs

Appendix Template for Disclosure in Notes to Financial Statements As at March 31, 2022						
Asset Classification as per RBI Norms	**Asset classification as per Ind AS 109**	**Gross Carrying Amount as per Ind AS**	**Loss Allowances (Provisions) as required under Ind AS 109**	**Net Carrying Amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	3,77,388.05	1,323.19	3,76,064.86	1,509.55	(186.36)
	Stage 2	17,303.08	317.63	16,985.45	69.21	248.42
Subtotal		**3,94,691.13**	**1,640.82**	**3,93,050.31**	**1,578.76**	**62.06**
		-	-	-	-	-
Non-Performing Assets (NPA)		-	-	-	-	-
Substandard	Stage 3	1,870.56	269.74	1,600.82	187.05	82.69
		-	-	-	-	-
Doubtful - up to 1 year	Stage 3	540.78	109.16	431.62	116.51	(7.35)
1 to 3 years	Stage 3	941.14	275.75	665.39	347.55	(71.80)
More than 3 years	Stage 3	1,683.51	395.78	1,287.73	860.99	(465.21)
Subtotal for doubtful		**3,165.43**	**780.69**	**2,384.74**	**1,325.05**	**(544.36)**
		-	-	-	-	-
Loss	Stage 3	4,614.12	924.99	3,689.13	4,614.12	(3,689.13)
Subtotal for NPA		**9,650.11**	**1,975.42**	**7,674.69**	**6,126.22**	**(4,150.80)**
		-	-	-	-	-
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification, and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**3,77,388.05**	**1,323.19**	**3,76,064.86**	**1,509.55**	**(186.36)**
	Stage 2	**17,303.08**	**317.63**	**16,985.45**	**69.21**	**248.42**
	Stage 3	**9,650.11**	**1,975.42**	**7,674.69**	**6,126.22**	**(4,150.80)**
	Total	**4,04,341.24**	**3,616.24**	**4,00,725.00**	**7,704.98**	**(4,088.74)**

Note:

IND AS ECL Provisioning is higher compared to RBI IRAC Norms and hence the need to maintain Impairment Reserve no longer applies.

The Board of Director's of the Company has approved the ECL Policy in its meeting held on May 27, 2023

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Note 47 : Disclosure on Liquidity Coverage Ratio

Disclosure as per the circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 issued by Reserve Bank of India regarding Liquidity Coverage Ratio (LCR)

Maintenance of Liquidity Coverage Ratio (LCR)

Reserve Bank Of India vide its notification no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/ 2019-20 dtd November 04,2019 introduced Liquidity Coverage Ratio for certain categories of NBFCs w.e.f December 01 ,2020. All non-deposit taking NBFCs with asset size of ₹ 10,000 crore and above, and all deposit taking NBFCs irrespective of their asset size, shall maintain a liquidity buffer in terms of LCR which will promote resilience of NBFCs to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days. The stock of HQLA to be maintained by the NBFCs shall be minimum of 100% of total net cash outflows over the next 30 calendar days. The LCR requirement shall be binding on NBFCs from December 1, 2020 with the minimum HQLAs to be held being 50% of the LCR, progressively reaching up to the required level of 100% by December 1, 2024, as per the time-line given below:

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	50%	0.60	70%	85%	100%

Further, Non-deposit taking NBFCs with asset size of ₹ 5,000 crore and above but less than ₹ 10,000 crore shall also maintain the required level of LCR starting December 1, 2020, as per the time-line given below

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	30%	0.50	60%	85%	100%

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SGS & COMPANY CHARTERED ACCOUNTANTS

A) Quantitative Disclosure

Particulars		Quarter ended							
		March 31, 2023		December 31, 2022		September 30, 2022		June 30, 2022	
		Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)
High Quality Liquid Assets									
1	Total High Quality Liquid Assets ** (HQLA)	19,368.05	19,368.05	19,991.09	19,991.09	13,718.07	13,718.07	11,947.22	11,947.22
Cash Outflows									
2	Deposits (for deposit taking companies)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
3	Unsecured wholesale funding	98.39	113.15	98.24	112.98	37.79	43.46	15.73	18.10
4	Secured wholesale funding	24,243.03	27,879.49	38,853.76	44,681.82	27,728.90	31,888.24	28,249.50	32,486.93
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	*Outflows related to derivative exposures and other collateral requirements*	-	-	-	-	-	-	-	-
(ii)	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
(iii)	*Credit and liquidity facilities*	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	3,613.50	4,155.53	2,885.40	3,318.21	3,005.50	3,456.33	2,981.42	3,428.63
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	**Total Cash Outflow**	**27,954.92**	**32,148.17**	**41,837.40**	**48,113.01**	**30,772.19**	**35,388.03**	**31,246.65**	**35,933.66**
Cash Inflows									
9	Secured lending	31,785.48	23,839.11	44,940.26	33,705.19	54,768.78	41,076.59	45,045.74	33,784.31
10	Inflows from fully performing exposures	0.05	0.03	0.04	0.03	0.04	0.03	-	-
11	Other cash inflows	3,014.92	2,261.19	5,747.49	4,310.61	1,158.20	868.65	1,334.10	651.49
12	**Total Cash Inflow**	**34,800.45**	**26,100.33**	**50,687.79**	**38,015.83**	**55,927.02**	**41,945.27**	**46,379.84**	**34,435.80**
13	**Total HQLA**	-	**19,368.05**	-	**19,991.09**	-	**13,718.07**	-	**11,947.22**
14	**Total Net Cash Outflow**	**6,845.53**	**8,037.04**	**8,850.39**	**12,028.25**	**25,154.83**	**8,847.01**	-	**8,983.42**
15	**Liquidity Coverage Ratio (%)**		**240.98%**		**166.20%**		**155.06%**		**132.99%**

Note:

**Components of HQLA represent Cash & Bank Balance

1) Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for Cash inflows and Cash outflows).

2) Weighted values are calculated after the application of respective haircuts (for HQLA) and stress factors (on cash inflow/cash outflow) as per RBI guidelines.

3) 'Average' for all the quarters for the year ended March 2023 is computed as simple averages of daily observations for the quarter.

4) 'Average' for the quarter ended March 2023 is computed as simple averages of monthly observations for the quarter (ie. January 2023, February 2023 and March 2023).

5) The figures used for the quantitative disclosure are based on the estimates and assumptions of the management, which have been relied upon by the auditors

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B) Qualitative Disclosure

"The Company has adopted Liquidity Risk Management (LRM) framework on liquidity standards as prescribed by the RBI guidelines and has put in place requisite systems and processes to enable periodical computation and reporting of the Liquidity Coverage Ratio (LCR). The mandated regulatory threshold is embedded into the Liquidity Risk Management framework of the Company thus subjecting LCR maintenance to Board oversight and periodical review. The Company computes the LCR and reports the same to the Asset Liability Management Committee (ALCO) as well as to the ALM Committee of the Board.

The Company follows the criteria laid down by RBI for calculation of High Quality Liquid Assets (HQLA), gross cash outflows and inflows within the next 30-day period. HQLA predominantly comprises unencumbered Cash and Bank balances, Government securities (viz., Treasury Bills, Central and State Government securities, Investments in TREPs (Triparty Repo trades in Government Securities provided by The Clearing Corporation of India)).

All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation template.

The Company monitors the concentration of funding sources from significant counterparties, significant instruments/ products as part of the LRM framework. The Company follows internal limits on short term borrowings which form part of the LRM framework. The Company's funding sources are fairly dispersed across sources and maturities."

"The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO. The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company."

48. **Disclosure as per Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 (Applicable to the company since September 30, 2022)**

Currency: ₹ in Lakhs

Number of Significant Counterparties	As on March 31, 2023	% of Total deposits	% of Total Liabilities
15	1,60,187.64	NA	34.23%

(i) Top 20 large deposits (amount in Lakhs and % of total deposits): NA

(ii) Top 10 borrowings (Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019)

Currency: ₹ in Lakhs

Particulars	March 31, 2023	March 31, 2022
Top 10 borrowings	1,32,441.20	1,32,171.73
Top 10 borrowings to total borrowings	28.68%	34.28%

(iii) Funding Concentration based on significant instrument/product

Currency: ₹ in Lakhs

Name of the instrument/product	Amount	% of Total Liabilities
Secured Non-Convertible Debentures	2,38,506.31	50.96%
Term Loan	1,10,460.45	23.60%
WCDL	55,469.33	11.85%
Subordinated Debt	29,558.43	6.32%
Cash Credit	27,292.59	5.83%
Total	**4,61,287.11**	**98.56%**

(iv) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets: **NA**

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **NA**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	%
(i) Other short-term liabilities as a % of total liabilities	46.92%
(ii) Other short-term liabilities as a % of total assets	40.33%

Note 49: Provision for the impact of COVID-19

Reserve Bank of India had announced certain regulatory measures in the wake of the disruptions on account of the COVID-19 pandemic. In accordance with the RBI guidelines relating to the COVID-19 Regulatory Package, the lending institutions have been permitted to grant a moratorium on payment of all instalments and/or interest, as applicable, to eligible borrowers in accordance with the Board approved policy. The company has not availed any moratorium from the lenders. In accordance with the regulatory package announced by the Reserve Bank of India, the company has offered an optional moratorium to eligible customers. As per the guidelines issued by the Reserve bank of India on August 06, 2020 & May 05, 2021 regarding the Resolution framework for Covid-19-related stress, the lending institutions have been permitted to implement a resolution plan in respect of eligible borrowers in accordance with the Board approved policy. Since the majority of our customers are short-term-gold loan customers and other eligible customers also were not there, the number of accounts where the resolution plan has been implemented under this window is 'NIL'.

Note 50: Wilful Defaulter

The Group has not been declared as a wilful defaulter by any bank or financial institution or other lender in the financial Years ended March 31, 2023 and March 31, 2022.

Note 51: Details of Crypto currency or Virtual currency

The Group has not traded or invested in Crypto currency or Virtual currency during the financial years ended March 31, 2023 and March 31, 2022.

Note 52: Previous Year Figures

Previous year figures have been regrouped/reclassified/readjusted, wherever necessary, to conform to the current year's classification

For and on behalf of the Board of Directors

Mathew K. Cyriac
Chairman cum Managing Director
DIN: 01286073

Annamma Varghese C
Chief Financial Officer

Laila Mathew
Whole-time Director
DIN: 01286176

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 27, 2023

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 23211952BGRFYN5377

INDEPENDENT AUDITOR'S REPORT

To The Members of,
Kosamattam Finance Limited

CIN: U65929KL1987PLC004729

Report on the Audit of the Financial Statements

Opinion
We have audited the accompanying Financial Statements of **Kosamattam Finance Limited** ("the Company"), which comprise the Balance Sheet as at March 31, 2024, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity, Statement of Cash flows for the year then ended, and notes to the Financial Statements including a summary of material accounting policies and other explanatory information ("Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements, give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2024, and its profit (including other comprehensive income), changes in equity and its cash flows for the year ended on that date.

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

Key Audit Matters
Key Audit Matters are those matters that, in our professional judgement, were of most significance in our audit of the Financial Statements of the current financial year ended 31.3.2024. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report. We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the Financial Statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the Financial Statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying Financial Statements.

Key Audit Matters	Audit Procedures adopted
1. Interest Income on Gold Loans: Interest on Gold Loan is based on the various gold loan schemes launched by the Company. The calculation of interest on gold loans is as per the applicable schemes, which specifies interest and penal interest for delayed payments. Due to huge number of schemes and involvement of complex calculation, we have considered this as Key Audit Matter. (Reference to Note 23, read with Statement of Accounting Polices Note 3.1 to the Financial Statements)	We assessed the Company's process on interest income computation. Our audit approach consisted testing of the design and operating effectiveness of the internal controls and substantive testing as follows: Since the entire interest computation is system driven, we • Evaluated the design of internal controls relating to interest income computation. • Selected a sample of continuing and new gold loan schemes and tested the operating effectiveness of the internal control, relating to interest income computation. We carried out a combination of procedures involving inquiry and observation, inspection of evidence in respect of operation of these controls. • Performed analytical procedures and test of detail procedures for testing the accuracy of the revenue recorded.

	• Tested the relevant information technology systems' access and change management controls relating to interest income computation and related information used in interest computation. • Obtained the list of modifications made in the interest scheme master during the year and test checked the same on sample basis. • Validate Interest Rates: Verified that the interest rates applied to gold loans align with contractual agreements, regulatory requirements, and market benchmarks. • Analyze Historical Trends: Compared current interest income figures with historical data to identify any significant fluctuations or anomalies that may require further investigation.
2. Allowances for expected credit losses ('ECL'): As at 31 March 2024, significant judgement is used in classifying loan assets and applying appropriate measurement principles. ECL on such loan assets measured at amortised cost is a critical estimate involving greater level of management judgement. As part of our risk assessment, we determined that the ECL on such loan assets has a high degree of estimation uncertainty, with a potential range of reasonable outcomes of the financial statements. The elements of estimating ECL which involved increased level of audit focus are the following: Qualitative and quantitative factors used in staging the loan assets measured at amortised cost; • Basis used for estimating probabilities of default ('PD'), loss given default ('LGD') and exposure at default ('EAD') at product level with past trends; • Judgements used in projecting economic scenarios and probability weights applied to reflect future economic conditions; and • Adjustments to model driven ECL results to address emerging trends. Hence, we have considered the estimation of ECL as a Key Audit Matter. (Reference to Note 7 and Note 27, read with Statement of Accounting Policies Note 3.6 to the Financial Statements)	We have examined the policies approved by the Board of Directors of the Company that articulate the objectives of managing each portfolio and their business models. We have also verified the methodology adopted for computation of ECL ('ECL Model') that addresses policies approved by the Board of Directors, procedures and controls for assessing and measuring credit risk on all lending exposures measured at amortised cost. Additionally, we have confirmed that adjustments to the output of the ECL Model are consistent with the documented rationale and basis for such adjustments and that the amount of adjustments has been approved by the Audit Committee of the Board of Directors. Our audit procedures related to the allowance for ECL included the following, among others: • Assessed the accounting policy for impairment of financial assets and its compliance with Ind AS 109. • Obtained an understanding of the Company's Expected Credit Loss (ECL) calculation and the underlying assumptions. • Tested the key controls over the assessment and identification of significant increase in credit risk and staging of assets. • Sample testing of the accuracy and appropriateness of information used in the estimation of Probability of Default (PD) and Loss Given Default (LGD). • Tested the arithmetical accuracy of the computation of PD and LGD and also performed analytical procedures to verify the reasonableness of the computation. • Assessed the disclosure made in relation to Ind AS 109 for ECL allowance. Further, we also assessed whether the disclosure of key judgements and assumptions are adequate.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Company's Annual Report, but does not include the Financial Statements and our Auditor's Report thereon. The other information is expected to be made available to us after the date of this audit report.

- Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.
- In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.
- If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

- When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate action as applicable under the relevant laws and regulations.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The company's Board of Directors is responsible for the matters stated in Section 134(5) of the Act with respect to preparation of the Financial Statements that give a true and fair view of the financial position, financial performance (including other comprehensive income), changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Indian Accounting Standard (Ind AS) prescribed under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management and Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis for accounting unless Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with standards on auditing, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to Financial Statements in place and operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of the accounting estimates and related disclosures made by the management.

- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

SGS & COMPANY ★ CHARTERED ACCOUNTANTS ★ H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

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

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Direction, 2016, issued by the Reserve Bank of India, in exercise of the powers conferred by sub-section (1A) of Section 45MA of the Reserve Bank of India Act, 1934, we give in the "Annexure 1", an additional Audit Report addressed to the Board of Directors containing our statements on the matters specified therein.

2. As required by section 143(3) of the Act, based on our audit we report that:

   a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

   b. In our opinion, proper books of account as required by law have been kept by the company so far as it appears from our examination of those books.

   c. The Balance Sheet, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows dealt with by this report are in agreement with the books of account.

   d. In our opinion, the aforesaid Financial Statements comply with the Ind AS specified under Section 133 of the Act.

   e. On the basis of the written representations received from the directors as on March 31, 2024 and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2024, from being appointed as a director in terms of section 164 (2) of the Act.

   f. With respect to the adequacy of the internal financial controls with reference to Financial Statements of the company and the operating effectiveness of such controls, refer to our separate Report in "Annexure 2". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to Financial Statements.

   g. With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended, in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

   h. With respect to the other matters to be included in the Auditor's Report in accordance with the Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to explanations given to us:

SGS & COMPANY * CHARTERED ACCOUNTANTS * H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

i. The company has disclosed the impact of pending litigations on its financial position in its Financial Statements. Refer Note 37 to the Financial Statements.

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. There has been no delay in transferring amounts to the Investor Education and Protection Fund by the Company.

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e) of The Companies (Audit and Auditors) Rules, 2014, as provided under (a) and (b) above, contain any material misstatement.

v. The Company has not declared or paid any dividend during the year.

vi. Based on our examination, which included test checks, the company has used accounting softwares for maintaining its books of account for the financial year ended March 31, 2024 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the softwares. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with.

As provision to Rule 3(1) of the Companies (Accounts) Rules, 2014 is applicable from April 1, 2023, reporting under Rule (11)g of the Companies (Audit and Auditors) Rules, 2014 on preservation of audit trail as per the statutory requirements for record retention is not applicable for the financial year ended March 31, 2024.

3. As required by the Companies (Auditor's Report) Order, 2020 (the "Order"), issued by the Central Government of India in terms of Section 143(11) of the Act, we give in "Annexure 3" a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

29/5/2024

CA Sanjo NG, FCA, DISA (ICAI)
Partner
Membership No: 211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY * CHARTERED ACCOUNTANTS * H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Place: Thrissur
Date: 29th May, 2024

ANNEXURE 1 TO THE AUDITOR'S REPORT

To the Board of Directors of,

Kosamattam Finance Limited

CIN: U65929KL1987PLC004729

We have audited the Balance Sheet of Kosamattam Finance Limited for the year ended on March 31, 2024, the Statement of Profit and Loss (Including Other Comprehensive Income), the statement of changes in equity and the Statement of Cash Flows for the year then ended annexed thereto. As required by the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Direction, 2016, and according to the information and explanations given to us, we provide herewith, a statement on the matters specified in paragraphs 3 and 4 of the aforesaid directions;

i. The company is engaged in the business of Non-Banking Financial Institution and it has obtained the certificate of registration as provided in section 45-IA of the RBI Act, 1934.

ii. The Company is entitled to continue to hold the Certificate of Registration in terms of the Financial Asset/Income pattern as on March 31, 2024.

iii. The company is meeting the requirements of net owned funds as laid down in Master Directions Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and deposit taking Company (Reserve Bank) Directions, 2016.

iv. The Board of Directors of the Company has passed a resolution for non-acceptance of public deposit.

v. The Company has not accepted any public deposit during the period under review.

vi. According to the information and explanation given to us, the Company has complied with the prudential norms on Income Recognition, Indian Accounting Standards, Asset Classification, Provisioning for bad and doubtful debts as specified in the direction issued by the Reserve Bank of India in terms of the Master Direction – Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and deposit taking Company (Reserve Bank) Directions, 2016.

vii. The capital adequacy ratio as disclosed in the return submitted to RBI in terms of Master Direction – Non-Banking Financial Company – Systemically Important Non- deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016, has been correctly arrived at and such ratio is in compliance with the minimum CRAR as prescribed by the Reserve Bank of India.

viii. The Company has furnished to RBI the annual statement of Capital Fund, risk assets/Exposures and risk assets ratio within the stipulated period

ix. The Company has not been classified as NBFC-MFI for the year ended March 31, 2024.

The report has been issued pursuant to the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Direction, 2016 and is issued to the Board of Directors of the Company as required by Paragraph 2 of such directions and should not be used for any other purpose.

For S G S & Company

Chartered Accountants
Firm registration No: 009889S

29/5/2024

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY ★ CHARTERED ACCOUNTANTS ★ H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Place: Thrissur
Date: 29th May, 2024

Annexure 2 to the Independent Auditor's Report of even date on the Financial Statements of Kosamattam Finance Limited (CIN: U65929KL1987PLC004729) for the year ended 31 March 2024.

(Referred to in paragraph 2(f) under Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal financial controls with reference to the Financial Statement under Clause (i) of Sub-section 3 of Section 143 of the Companies Act 2013 ("the Act")

We have audited the internal financial controls with reference to the Financial Statements of Kosamattam Finance Limited ("the Company") as of March 31, 2024 in conjunction with our audit of the Financial Statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control with reference to Financial Statements criteria established by the Company considering the essential components of the internal control stated in the Guidance Note on Audit of Internal Financial Controls with reference to Financial Statements issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to Financial Statements based on our audit. We have conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the" Guidance Note") issued by The Institute of Chartered Accountants of India and the standards on auditing prescribed under section 143(10) of the Companies act 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to Financial Statements were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to the Financial Statements included obtaining an understanding of internal financial controls with reference to the Financial Statements, assessing the risk that material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risk of material misstatement of the Financial Statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to Financial Statements.

Meaning of Internal Financial Controls with reference to Financial Statements

A Company's internal financial control with reference to Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and preparation of the Financial Statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control with reference to Financial Statements includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and the dispositions of the assets of the Company; (2) provide reasonable assurance that transaction are recorded as necessary to permit preparation of the Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorizations of management and directors of the Company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the Financial Statements.

SGS & COMPANY * CHARTERED ACCOUNTANTS * H.O.TRICHUR Br. COCHIN CALICUT CHENNAI

Inherent limitations of Internal Financial Controls with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to Financial Statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to be best of our information and according to the explanations given to us, the Company has, broadly, in all material respects, an adequate internal financial controls with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at March 31, 2024, based on the internal control with reference to Financial Statement criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

29/5/2024

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY * CHARTERED ACCOUNTANTS * H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

Place: Thrissur
Date: 29th May, 2024

Annexure "3" to the independent Auditor's Report*

(Referred to in paragraph 3 under 'Report on other legal and regulatory requirements' section of our report of even date to the members of Kosamattam Finance Private Limited (CIN: U65929KL1987PLC004729))

As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act and as per the information and explanations provided to us, we give a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

i. In respect of the Company's property, plant and equipment and intangible assets:

a) (A) The company has maintained proper records showing full particulars, including quantitative details and situations of property, plant and equipment and relevant details of right-of use assets.

(B) The company has maintained proper records showing full particulars of intangible assets.

b) The Property, plant and equipment were physically verified during the year by the management, in accordance with a regular programme of verification, which in our opinion, provides for physical verification of all the property, plant and equipment at reasonable intervals; no material discrepancies were noticed on such verification.

c) Based on the examination of the documents provided to us, we report that, the title deeds of all the immovable properties (other than immovable properties where the company is the lessee and the lease agreements are duly executed in favour of the Company), disclosed in the financial statements included in property, plant and equipment are held in the name of the company as at the balance sheet date.

d) The company has not revalued its property, plant and equipment (including Right of Use assets) or intangible assets or both during the year.

e) No proceedings have been initiated during the year or are pending against the company as at 31-03-2024 for holding any benami property under the benami transactions (Prohibition) Act, 1988 (as amended in 2016) and Rules made there under.

ii.

a) The company is a service company, primarily rendering financial services. Accordingly, it does not hold any physical inventories. Thus paragraph 3(ii) (a) of the order is not applicable.

b) Based on the information and explanations given to us, the company has been sanctioned working capital limits in excess of Rs.5 Crores in aggregate, from banks and financial institutions on the basis of security of current asset during the year; the periodic statements filed by the company with such banks and financial institutions are in agreement with the books of account of the company.

iii.

a) Since the Company's principal business is to give loans, the provisions of clause 3(iii) (a) of the order are not applicable to it.

b) According to the information and explanations given to us and based on the audit procedures performed by us, we are of the opinions that the investments made, guarantees provided, security given and the terms and conditions of the grant of all loans and advances in the nature of loans and guarantees provided are, prima facie, not prejudicial to the company's interest.

c) The Company, being a Non-Banking Financial Company ("NBFC"), registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors repayment of Principal and payment of interest by its borrowers as stipulated. In cases where repayment of principal or payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting.

d) See note c above.

e) The company being an NBFC whose principal business is to give loans is exempt from clause 3(iii) (e) of the Order.

f) The company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying the terms or period of repayment during the year. Hence, reporting under clause 3(iii)(f) is not applicable.

& COMPANY * CHARTERED ACCOUNTANTS * Br. COCHIN CALICUT CHENNAI

The Company has not made investments in Firms and Limited Liability Partnerships during the year. Further the Company has not provided any guarantee or security or granted any advances in the nature of loans, secured or unsecured, to Companies, Firms, Limited Liability Partnerships or any other parties.

iv. In our opinion and according to the information and explanations given to us and based on the audit procedures conducted by us, the company has complied with the provision of sections 185 and 186 of the Companies Act, 2013 with respect to loans and advances granted, guarantees and securities provided and investments made by the company during the year.

v. The company has not accepted any deposits from the public or amounts which are deemed to be deposits during the year which attract the directives issued by the Reserve Bank of India. Being a Non- Banking Finance Company, registered with Reserve Bank of India, the provisions of sections 73 to 76 or any other relevant provisions of the Act and the rules framed there under regarding acceptance of deposits are not applicable. Therefore, the reporting requirement under clause (v) of paragraph 3 of the order is not applicable.

vi. To the best of our knowledge and according to the information and explanations given to us, the Central Government has not prescribed the maintenance of cost records under section 148(1) of the act for any of the services rendered by the company.

vii.

a) as per the information and explanations furnished to us and according to our examination of the records of the Company, the Company has been generally regular in depositing undisputed statutory dues including Provident Fund, Employee's State Insurance, Income Tax, Goods and Services Tax, Duty of customs, Cess and any other material statutory dues, as applicable to the Company, to the appropriate authorities during the year.

According to the information and explanations given to us, no undisputed statutory dues payables in respect of Provident Fund, Employee's State Insurance, Income Tax, Goods and Services Tax, Duty of customs, Cess and any other material statutory dues were outstanding as at March 31,2024, for a period of more than six months from the date they become payable.

b) According to the information and explanations given to us and the records of the company examined by us, there are no dues of income tax, sales tax, service tax, duty of customs, duty of excise and value added tax which not has been deposited on account of any dispute except the amounts disclosed in Note No.37 Contingent Liabilities forming part of the Financial Statements.

viii. There were no transactions relating to previously unrecorded income that have been surrendered or disclosed during the year in the tax assessments under the Income Tax Act, 1961(43 of 1961).

ix.

a) In our opinion and according to the information and explanations given to us and based on the audit procedures performed by us, the company has not defaulted in the repayment of loans or other borrowings or in the payment of interest thereon to any lender during the year.

b) As represented, the Company has not been declared as a wilful defaulter by any bank or financial institutions or any other government authority.

c) In our opinion and according to the information and explanations given to us, the company has utilized money obtained by way of term loans during the year for the purposes for which they were obtained, except for temporary deployment of surplus funds.

d) According to the information and explanations given to us, the procedures performed by us, on an overall examination of the financial statements of the company and further considering the Asset Liability Management mechanism of the Company, we report that no funds raised on a short term basis have been used for long term purposes by the company.

e) The company does not hold any investment in any subsidiary, associates or joint ventures (as defined under the Companies Act, 2013) during the year ended 31 March 2024. Accordingly, clause 3(ix)(e) is not applicable.

f) The company does not hold any investment in any subsidiary, associates or joint ventures (as defined under the Companies Act, 2013) during the year ended 31 March 2024. Accordingly, clause 3 (ix) (f) is not applicable.

S & COMPANY
H.O.TRICHUR
Br. COCHIN
CALICUT
CHENNAI
CHARTERED ACCOUNTANTS

x.

a) In our opinion and according to the information and explanations given to us and the records of the Company examined by us, the company has not raised monies by way of initial public offer/further public offer except for the public offer of debt instruments.

According to the information and explanations provided to us and the records of the Company examined by us, the monies raised by way of public offer of debt instruments during the year were applied for the purposes for which those were raised.

b) According to the information and explanations given to us, the Company has not made any preferential allotment/private placement of shares or convertible debentures (fully/partially/optionally convertible) during the year under review and hence reporting under clause 3(x)(b) of the Order is not applicable to the Company.

xi.

a) To the best of our knowledge and according to the information and explanations given to us, instances of fraud on the company has been noticed, amounting to Rs 941.68 lakhs as per the FMR reports to RBI on various dates, in 17 branches during the current year. No fraud by the Company has been noticed or reported during the year, nor have we been informed of any such instance by Management.

b) No report under sub-section (12) of section 143 of the Companies Act has been filed in form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year by the Statutory Auditors and up to the date of this report.

c) As represented to us by the Management, there were no whistle blower complaints received by the company during the year.

xii. The company is not a Nidhi Company and hence reporting under clause (xii) of the order is not applicable.

xiii. In our opinion, the Company is in compliance with section 177 and 188 of the Companies Act, 2013 with respect to applicable transactions with the related parties and the details of related party transactions have been disclosed in the Financial Statements as required by the applicable accounting standards.

xiv.

a) In our opinion and based on our examination, the Company has an internal audit system commensurate with the size and nature of its business.

b) We have considered, during the course of our audit, the reports of the Internal Auditors for the period under audit in accordance with the guidance provided in SA 610 "Using the work of Internal Auditor"

xv. In our opinion, during the year Company has not entered into any non-cash transactions with its Directors or persons connected with its directors and hence provisions of section 192 of the Companies Act, 2013 are not applicable to the Company.

xvi.

a) In our opinion and according to the information and explanations given to us, the company is required to obtain the registration under section 45-IA of the Reserve Bank of India Act, 1924 and the necessary registration has been duly obtained.

b) In our opinion, the company has conducted Non –Banking Financial activities with valid Certificate of Registration (COR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934.

c) In our opinion, according to the information and explanations given to us, the company is not a Core Investment Company and hence clause xvi(c) of the order is not applicable to the Company.

d) As per the information and explanations given to us, there are no Core Investment Companies as defined in the regulations made by the Reserve Bank of India as part of its group and hence the reporting requirements under clause 3(xvi)(d) of the Order are not applicable.

xvii. The company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.

xviii. There has been no resignation of Statutory Auditors of the Company during the year.

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

xix. On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the company as and when they fall due.

xx.

a) There are no unspent amounts towards Corporate Social Responsibility (CSR) other than ongoing projects requiring a transfer to a Fund specified in Schedule VII to the Companies Act, 2013 in compliance with second proviso to sub-section (5) of section 135 of the said Act. Accordingly, reporting under clause 3(xx)(a) of the Order is not applicable for the year.

b) According to the information and explanations given to us, there are no unspent amounts on ongoing projects which require to be transferred to a special account in compliance with 135(6) of the Companies Act. Accordingly, reporting under clause 3(xx)(b) of the Order is not applicable for the year.

For S G S & Company
Chartered Accountants
Firm registration No: 009889S

29/5/2024

CA Sanjo N G, FCA, DISA (ICAI)
Partner
Membership No :211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY ★ CHARTERED ACCOUNTANTS ★ H.O.TRICHUR Br. COCHIN CALICUT CHENNAI

Place: Thrissur
Date: 29th May,2024

BALANCE SHEET

AS AT MARCH 31, 2024

Currency: ₹ in Lakhs

Particulars	Note No.	As at March 31, 2024	As at March 31, 2023
I. ASSETS			
(1) Financial assets			
(a) Cash and cash equivalents	5.1	2,738.22	3,772.30
(b) Bank Balance other than (a) above	5.2	41,652.51	33,611.54
(c) Receivables			
(I) Trade receivables	6.1	47.43	15.76
(II) Other receivables	6.2	2.81	-
(d) Loans	7	5,31,034.74	4,84,569.06
(e) Other financial assets	8	1,357.33	1,360.33
(2) Non-financial assets			
(a) Current tax assets (net)	9	1,604.79	994.75
(b) Deferred tax assets (net)	31.1	1,292.64	1,260.76
(c) Property, plant and equipment	10	11,901.07	12,015.75
(d) Right of use assets	11	3,831.41	3,909.87
(e) Other intangible assets	12	238.53	253.33
(f) Other non-financial assets	13	2,877.00	2,670.68
Total Assets		**5,98,578.48**	**5,44,434.13**
II. LIABILITIES AND EQUITY			
Liabilities			
(1) Financial liabilities			
(a) Payables			
(I) Trade payables			
(i) total outstanding dues of micro-enterprises and small enterprises	14.1	25.38	27.54
(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises		23.43	6.94
(II) Other payables	14.2		
(i) total outstanding dues of micro enterprises and small enterprises		1.71	96.16
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		170.53	583.19
(b) Debt securities	15	2,17,729.21	2,38,506.31
(c) Borrowings (other than debt securities)	16	2,49,451.19	1,93,222.36
(d) Subordinated liabilities	17	32,929.65	30,026.06
(e) Lease liabilities	11.1	4,093.85	4,163.59
(f) Other financial liabilities	18	223.65	301.13
(2) Non-financial liabilities			
(a) Provisions	19	861.33	807.94
(b) Other non-financial liabilities	20	309.17	291.20
(3) Equity			
(a) Equity share capital	21	22,600.69	21,687.93
(b) Other equity	22	70,158.69	54,713.78
Total Liabilities and Equity		**5,98,578.48**	**5,44,434.13**

See accompanying notes to the financial statements

For and on behalf of the Board of Directors attached

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 29, 2024

As per our report of even date

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 24211952BKDAJE6939

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

SGS & COMPANY H.O. TRICHUR Br. COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

STATEMENT OF PROFIT AND LOSS
FOR THE YEAR ENDED MARCH 31, 2024

Currency: ₹ in Lakhs

Particulars	Note No.	Year ended March 31, 2024	Year ended March 31, 2023
Revenue from operations			
(a) Interest income	23	85,399.12	77,851.56
(b) Fees and commission income	24	384.72	370.65
(I) Total Revenue from operations		**85,783.84**	**78,222.21**
(II) Other Income, net	25	109.88	31.87
(III) Total Income (I + II)		**85,893.72**	**78,254.08**
Expenses			
(a) Finance costs	26	51,163.54	43,330.53
(b) Impairment on financial instruments	27	1,013.13	2,806.07
(c) Employee benefits expenses	28	10,895.85	10,329.80
(d) Depreciation, amortization and impairment	29	2,957.58	2,878.94
(e) Other expenses	30	4,436.16	4,372.60
(IV) Total Expenses		**70,466.26**	**63,717.94**
(V)Profit before exceptional items and tax		**15,427.46**	**14,536.14**
(VI)Exceptional items		-	-
(VII) Profit before tax (III- IV)		**15,427.46**	**14,536.14**
Tax Expense:	31		
(a) Current tax		4,101.83	4,173.41
(b) Deferred tax		(44.36)	(342.65)
(c) Income Tax relating to earlier years		-	-
VIII) Total Tax Expenses		**4,057.47**	**3,830.76**
(IX) Profit for the period (V-VI)		**11,369.99**	**10,705.38**
Other Comprehensive Income			
A) (i) Items that will not be reclassified to profit or loss			
Remeasurement of defined benefit plan		49.60	(8.13)
(ii) Income tax relating to items that will not be reclassified to profit or loss		(12.48)	2.05
Subtotal (A)		**37.12**	**(6.08)**
B) (i) Items that will be reclassified to profit or loss		-	-
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
Subtotal (B)			-
(X) Other Comprehensive Income (A + B)		**37.12**	**(6.08)**
(XI) Total Comprehensive Income for the period (VII+VIII)		**11,407.11**	**10,699.30**
(XII) Earnings per equity share (for continuing operations) (Face value of ₹10/- each)	32		
Basic (₹)		5.10	4.94
Diluted (₹)		5.10	4.94

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 29, 2024

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

CASH FLOW STATEMENT

FOR THE YEAR ENDED MARCH 31, 2024

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
A) Cash flow from operating activities		
Profit before tax	15,427.46	14,536.14
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	3,004.94	2,937.50
Interest Income	(85,399.12)	(77,851.56)
Net gain on derecognition of property, plant and equipment	(2.91)	(3.34)
Finance costs	51,163.54	43,330.53
Impairment on financial instruments	827.84	2,781.27
Bad debts written off	185.46	-
Provision for Gratuity	152.27	126.13
Cash inflow from interest on loans	78,100.94	67,851.00
Cash outflow towards finance costs	(49,062.78)	(44,732.42)
Operating Profit Before Working Capital Changes	**14,397.64**	**8,975.25**
Adjustments for:		
(Increase)/Decrease in other receivables	(34.47)	67.82
(Increase)/Decrease in Loans	(43,023.24)	(78,331.97)
(Increase)/Decrease in Other financial assets	126.78	88.78
(Increase)/Decrease in Other non-financial asset	(206.33)	(707.61)
Increase/(Decrease) in Other financial liabilities	(77.48)	(99.86)
Increase/(Decrease) in Other non-financial liabilities	17.98	52.94
Increase/(Decrease) in Payables	(492.77)	328.46
Increase/(Decrease) in Provisions	(49.28)	(53.27)
Cash used in operations	**(29,341.17)**	**(69,679.46)**
Income tax paid (net of refunds)	(4,711.87)	(3,605.61)
Net cash from / (used in) operating activities	**(34,053.04)**	**(73,285.07)**
B) Cash flow from investing activities		
Purchase of Property, plant, and equipment and intangible assets	(908.63)	(1,258.78)
Proceeds from sale of property, plant, and equipment's	4.74	355.57
(Increase) / decrease in other bank balance	(8,040.97)	(6,772.85)
Interest received on fixed deposits	2,718.65	1,596.55
Net cash from / (used in) investing activities	**(6,226.21)**	**(6,079.51)**
C) Cash flow from financing activities		
Proceeds from issue of equity share capital (including share premium)	4,950.56	-
Increase / (decrease) in debt securities	(20,334.11)	17,529.60
Increase / (decrease) in borrowings (other than debt securities)	56,228.83	61,278.06
Cash outflow towards Lease	(2,381.86)	(2,252.66)
Increase / (decrease) in Subordinate liabilities	781.75	(720.09)
Net cash from / (used in) financing activities	**39,245.17**	**75,834.91**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**(1,034.08)**	**(3,529.67)**
Cash and cash equivalents at beginning of the period	3,772.30	7,301.97
Cash and cash equivalents at March 31, 2024/ March 31, 2023 (Refer note 5.1)	**2,738.22**	**3,772.30**

The above Statement of cash flow has been prepared under the indirect method set out in Ind-AS 7 - Statement of Cash Flow.
See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 29, 2024

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 24211952BKDAJE6939

SGS & COMPANY H.O.TRICHUR Br. COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED MARCH 31, 2024

A. **Equity Share Capital**

Equity shares of ₹10/- each issued, subscribed and fully paid

(1) Current Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2023	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2024
21,687.93	-	21,687.93	912.76	22,600.69

(2) Previous Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2022	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2023
21,687.93	-	21,687.93	-	21,687.93

B. **Other Equity**

(1) Current Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus								
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus	Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
Balance as at April 01, 2023	**9.07**	**7,068.66**	**10,420.59**	**-**	**11,660.97**	**25,645.81**	**2.45**	**(93.77)**	**54,713.78**
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the current reporting period	9.07	7,068.66	10,420.59		11,660.97	25,645.81	2.45	(93.77)	**54,713.78**
Total Comprehensive Income for the current year	-	-	-		-	-	-	37.12	**37.12**
Dividends	-	-	-		-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,274.00			(2,274.00)	-	-	-
Shares issued on rights issue basis	-	4,037.80	-		-				**4,037.80**
Profit for the year (net of taxes)	-	-	-		-	11,369.99			**11,369.99**
Balance as at March 31, 2024	**9.07**	**11,106.46**	**12,694.59**	**-**	**11,660.97**	**34,741.81**	**2.45**	**(56.65)**	**70,158.69**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

(2) Previous Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus								
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus	Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
Balance as at April 01, 2022	9.07	7,068.66	8,279.52	4,088.74	11,660.97	12,992.36	2.86	(87.69)	44,014.49
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the previous reporting period	9.07	7,068.66	8,279.52	4,088.74	11,660.97	12,992.36	2.86	(87.69)	44,014.49
Total Comprehensive Income for the previous year	-	-	-	-	-	-	-	(6.08)	(6.08)
Dividends	-	-	-	-	-	-	-	-	-
Transfer to/(from) Retained earnings	-		2141.07	(4088.74)	-	1,948.08	(0.41)	-	-
Shares issued on rights issue basis	-								
Profit for the year (net of taxes)	-	-	-	-	-	10,705.38	-	-	10,705.38
Balance as at March 31, 2023	9.07	7,068.66	10,420.59	-	11,660.97	25,645.81	2.45	(93.77)	54,713.78

*As required by section 45-IC of the RBI Act 1934, the Company maintains a reserve fund and transfers there in a sum not less than twenty percent of its net profit every year as disclosed in the statement of profit and loss and before any dividend is declared. The Company cannot appropriate any sum from the reserve fund except for the purpose specified by Reserve Bank of India from time to time. Till date, RBI has not specified any purpose for the appropriation of Reserve fund maintained under section 45-IC of RBI Act, 1934.

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Annamma Varghese C
Chief Financial Officer

Place: Kottayam
Date: May 29, 2024

Laila Mathew
Whole-time Director
DIN: 01286176

Sreenath Palakkattillam
Company Secretary

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 24211952BKDAJE6939

1 Corporate Information

Kosamattam Finance Limited is a Public Limited Company domiciled in India and incorporated under the provisions of the Companies Act, 1956. Its debt securities are listed on the Bombay Stock Exchange. The Company had been primarily incorporated as a Private Limited Company and converted into a Public Limited Company on November 22, 2013.

The Company is a Non-Banking Finance Company ('NBFC'), which provides a wide range of fund-based and fee-based services including gold loans, money exchange facilities, etc. The Company is a Systemically Important Non-Deposit Taking Non-Banking Financial Company Registered under Sec 45IA of RBI Act. The Company currently operates through 986 branches spread across the country.

The registration details are as follows:

RBI	**B-16.00117**
Corporate Identity Number (CIN)	**U65929KL1987PLC004729**

The financial statements of the Company for the year ended March 31, 2024, were approved for issue in accordance with the resolution of the Board of Directors on May 29, 2024.

2. Basis of preparation and presentation of material accounting policies

2.1 Statement of Compliance

These standalone or separate financial statements of the Company have been prepared in accordance with the Indian Accounting Standards ("Ind AS") as per the Companies (Indian Accounting Standards) Rules, 2015 as amended and notified under section 133 of the Companies Act, 2013 ("the Act"), and is in conformity with the accounting principles generally accepted in India and other relevant provisions of the Act. Further, the Company has complied with all the directions related to Implementation of Indian Accounting Standards prescribed for Non-Banking Financial Companies (NBFCs) in accordance with the RBI notification no. RBI/2019-20/170 DOR NBFC). CC.PD.No.109/22.10.106/2019-20 dated 13th March 2020.

Any application guidance/ clarifications/ directions/ expectations issued by RBI or other regulators are implemented as and when they are issued/ applicable. Accounting policies have been consistently applied except where a newly-issued accounting standard is initially adopted or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use.

2.2 Basis of measurement

The financial statements have been prepared on a historical cost basis, except for the following assets and liabilities which have been measured at fair value:

i) Fair value through other comprehensive income (FVOCI) instruments,
ii) Other financial assets held for trading,
iii) Financial assets and liabilities designated at fair value through profit or loss (FVTPL)

2.3 Presentation of Financial Statements

The financial statements of the Company are presented as per Schedule III (Division III) of the Companies Act, 2013 applicable to NBFCs, as notified by the Ministry of Corporate Affairs (MCA). Financial assets and financial liabilities are generally reported on a gross basis except when there is an unconditional legally enforceable right to offset the recognized amounts without being contingent on a future event and the parties intend to settle on a net basis

2.4 Functional and presentation currency

The financial statements are presented in Indian Rupees (INR) which is also its functional currency and all values are rounded to the nearest lakhs, except when otherwise indicated.

2.5 New Accounting Standards those are issued but not effective

Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31, 2024, MCA has not notified any new standards or amendments to the existing standards applicable to the Company.

- Ind AS 1 – Presentation of Financial Statements

The amendments require companies to disclose their material accounting policies rather than their significant accounting policies. Accounting policy information, together with other information, is material when it can reasonably be expected to influence decisions of primary users of general-purpose financial statements. The Company does not expect this amendment to have any significant impact in its financial statements.

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

- Ind AS 12 – Income Taxes

The amendments clarify how companies account for deferred tax on transactions such as leases and decommissioning obligations. The amendments narrowed the scope of the recognition exemption in paragraphs 15 and 24 of Ind AS 12 (recognition exemption) so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences. The Company is evaluating the impact, if any, in its financial statements.

- Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors

The amendments will help entities to distinguish between accounting policies and accounting estimates. The definition of a change in accounting estimates has been replaced with a definition of accounting estimates. Under the new definition, accounting estimates are "monetary amounts in financial statements that are subject to measurement uncertainty". Entities develop accounting estimates if accounting policies require items in financial statements to be measured in a way that involves measurement uncertainty. The Company does not expect this amendment to have any significant impact in its financial statements

3 Revenue recognition

3.1 Recognition of interest income

The Company recognizes interest income by applying the effective interest rate (EIR) to the gross carrying amount of a financial asset except for purchased or originated credit-impaired financial assets and other credit-impaired financial assets.
For purchased or originated credit-impaired financial assets, the Company applies the credit-adjusted effective interest rate to the amortized cost of the financial asset from initial recognition.
For other credit-impaired financial assets, the Company applies an effective interest rate to the amortized cost of the financial asset in subsequent reporting periods.

The effective interest rate on a financial asset is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset. While estimating future cash receipts, factors like expected behaviour and life cycle of the financial asset, probable fluctuation in collateral value etc. are considered which has an impact on the EIR.

While calculating the effective interest rate, the Company includes all fees and charges paid or received to and from the borrowers that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

3.2 Recognition of revenue from the sale of goods or services

Revenue (other than for Financial Instruments within the scope of Ind AS 109) is measured at an amount that reflects the considerations, to which an entity expects to be entitled in exchange for transferring goods or services to the customer, excluding amounts collected on behalf of third parties.

The Company recognizes revenue from contracts with customers based on a five-step model as set out in Ind AS 115:

Step 1: Identify contract(s) with a customer: A contract is defined as an agreement between two or more parties that creates enforceable rights and obligations and sets out the criteria for every contract that must be met.

Step 2: Identify performance obligations in the contract: A performance obligation is a promise in a contract with a customer to transfer a good or service to the customer.

Step 3: Determine the transaction price: The transaction price is the amount of consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Step 4: Allocate the transaction price to the performance obligations in the contract: For a contract that has more than one performance obligation, the Company allocates the transaction price to each performance obligation in an amount that depicts the amount of consideration to which the Company expects to be entitled in exchange for satisfying each performance obligation.

Step 5: Recognise revenue when (or as) the Company satisfies a performance obligation

Revenue from a contract with the customer for rendering services is recognized at a point in time when the performance obligation is satisfied.

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3.3 Financial instruments

A. Financial Assets

3.3.1 Initial recognition and measurement

All financial assets are recognized initially at fair value when the parties become parties to the contractual provisions of the financial asset. In the case of financial assets which are not recorded at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial assets, are adjusted to the fair value on initial recognition.

3.3.2 Subsequent measurement

The Company classifies its financial assets into various measurement categories. The classification depends on the contractual terms of the financial assets' cash flows and the Company's business model for managing financial assets.

a. Financial assets measured at amortized cost

A financial asset is measured at Amortised Cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

b. Financial assets measured at fair value through other comprehensive income (FVOCI)

A financial asset is measured at FVOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

c. Financial assets measured at fair value through profit or loss (FVTPL)

A financial asset which is not classified in any of the above categories is measured at FVTPL.

B. Financial liabilities

3.3.3 Initial recognition and measurement

All financial liabilities are recognized initially at fair value and, in the case of borrowings and payables, net of directly attributable transaction costs. The company's financial liabilities include trade and other payables, non-convertible debentures, loans, and borrowings including bank overdrafts.

3.3.4 Subsequent Measurement

Financial liabilities are subsequently carried at amortized cost using the effective interest method.

3.4 Derecognition of financial assets and liabilities

3.4.1 Financial Asset

The Company derecognizes a financial asset when the contractual cash flows from the asset expire or it transfers its rights to receive the contractual cash flows from the financial asset in a transaction in which substantially all the risks and rewards of ownership are transferred. Any interest in transferred financial assets that is created or retained by the Company is recognized as a separate asset or liability.

3.4.2 Financial Liability

A financial liability is derecognized when the obligation under the liability is discharged, cancelled, or expires. Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as de-recognition of the original liability and the recognition of a new liability with the difference charged to profit or loss.

3.5 Offsetting

Financial assets and financial liabilities are generally reported gross in the balance sheet. Financial assets and liabilities are offset and the net amount is presented in the balance sheet when the Company has a legal right to offset the amounts and intends to settle on a net basis or to realize the asset and settle the liability simultaneously in all the following circumstances:

a. The normal course of business
b. The event of default
c. The event of insolvency or bankruptcy of the Company and/or its counterparties

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3.6 Impairment of financial assets

In accordance with Ind AS 109, the Company uses the 'Expected Credit Loss model (ECL), for evaluating impairment of financial assets other than those measured at Fair value through profit and loss.

Further, in accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the impairment allowances as per ECL shall be compared with the required provisioning under IRACP. If the impairment allowance under Ind AS 109 is lower than the provisioning required under IRACP the difference is appropriated from net profit after tax to 'Impairment Reserve'.

3.6.1 Overview of the Expected Credit Loss (ECL) model

Expected Credit Loss, at each reporting date, is measured through a loss allowance for a financial asset:

- At an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition.
- At an amount equal to 12-month expected credit losses, if the credit risk on a financial instrument has not increased significantly since initial recognition.

Lifetime expected credit losses mean expected credit losses that result from all possible default events over the expected life of a financial asset.

12-month expected credit losses mean the portion of Lifetime ECL that represents the ECLs that result from default events on financial assets that are possible within the 12 months after the reporting date.

The Company performs an assessment, at the end of each reporting period, of whether a financial asset's credit risk has increased significantly since initial recognition. When making the assessment, the change in the risk of a default occurring over the expected life of the financial instrument is used instead of the change in the amount of expected credit losses.

Based on the above process, the Company categorizes its loans into three stages as described below:

For non-impaired financial assets

- Stage 1 is comprised of all non-impaired financial assets which have not experienced a significant increase in credit risk (SICR) since initial recognition. A 12-month ECL provision is made for stage 1 financial asset. In assessing whether credit risk has increased significantly, the Company compares the risk of a default occurring on the financial asset as at the reporting date with the risk of a default occurring on the financial asset as at the date of initial recognition. Interest revenue is calculated on the gross carrying amount of the asset.
- Stage 2 is comprised of all non-impaired financial assets which have experienced a significant increase in credit risk since initial recognition. The Company recognizes lifetime ECL for stage 2 financial assets. In subsequent reporting periods, if the credit risk of the financial instrument improves such that there is no longer a significant increase in credit risk since initial recognition, then entities shall revert to recognizing 12 months ECL provision. Interest revenue is calculated on the gross carrying amount of the asset.

For impaired financial assets:

Financial assets are classified as stage 3 when there is objective evidence of impairment at the reporting date.
The Company recognizes lifetime ECL for impaired financial assets and interest revenue is calculated on the net carrying amount of the asset.

3.6.2 Estimation of Expected Credit Loss

The mechanics of the ECL calculations are outlined below and the key elements are, as follows:

Probability of Default (PD) - The Probability of Default is an estimate of the likelihood of default over a given time horizon. The Company uses historical information where available to determine PD. Considering the different products and schemes, the Company has bifurcated its loan portfolio into various pools.

Exposure at Default (EAD) - The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest from missed payments.

Loss Given Default (LGD) – The Loss Given Default is an estimate of the loss arising in the case where default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realization of any collateral.

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Forward-looking information

While estimating the expected credit losses, the Company reviews macro-economic developments occurring in the economy and market it operates in. Periodically, the Company analyses if there is any relationship between key economic trends like GDP, unemployment rates, benchmark rates set by the Reserve Bank of India, inflation, etc. with the estimate of PD, LGD determined by the Company based on its internal data. While the internal estimates of PD, LGD rates by the Company may not be always reflective of such relationships, temporary overlays, if any, are embedded in the methodology to reflect such macro-economic trends reasonably.

To mitigate its credit risks on financial assets, the Company seeks to use collateral, where possible. The collateral comes in various forms, such as Land, buildings, securities, etc. However, the fair value of collateral affects the calculation of ECL. To the extent possible, the Company uses active market data for valuing financial assets held as collateral. Other financial assets which do not have readily determinable market values are valued using models. Non-financial collateral is valued based on data provided by third parties or management judgments. In its normal course of business whenever default occurs, the Company may take possession of properties or other assets in its retail portfolio and generally disposes of such assets through auction, to settle outstanding debt. Any surplus funds are returned to the customers/obligors. As a result of this practice, assets under legal repossession processes are not recorded on the balance sheet. Loans are written off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subjected to write-offs. Any subsequent recoveries against such loans are credited to the statement of profit and loss.

Impairment of Trade receivable and Operating lease receivable

Impairment allowance on trade receivables is made under simplified approach on the basis of life time credit loss method, in addition to specific provision considering the uncertainty of recoverability of certain receivables.

Write-off

Impaired loans and receivables are written off, against the related allowance for loan impairment on completion of the Company's internal processes and when the Company concludes that there is no longer any realistic prospect of recovery of part or all of the loan. For loans that are individually assessed for impairment, the timing of write off is determined on a case by case basis. A write-off constitutes a derecognition event. The Company has a right to apply enforcement activities to recover such written off financial assets. Subsequent recoveries of amounts previously written off are credited to the statement of profit and loss.

3.7 Determination of fair value of Financial Instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

i. In the principal market for the asset or liability, or
ii. In the absence of a principal market, in the most advantageous market for the asset or liability

The principal or the most advantageous market must be accessible by the Company. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

Fair value measurements are categorized into Level 1, 2, or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

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The Company recognizes transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred. No such instances of transfers between levels of the fair value hierarchy were recorded during the reporting period.

3.8 Cash and cash equivalents

Cash and cash equivalents comprise of cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above.

3.9 Bank Balances other than cash and cash equivalents

Bank balances other than cash and cash equivalents include earmarked balances with banks and balances which are held as margin money or security against borrowings, guarantees, and other commitments.

3.10 Other receivables

Other receivables mean receivables emanating from items that are classified as 'others' under 'Revenue from Operations'.

3.11 Property, plant, and equipment

Property, plant, and equipment (PPE) are measured at cost less accumulated depreciation and accumulated impairment if any. Cost of an item of property, plant, and equipment comprises its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use, and estimated costs of dismantling and removing the item and restoring the site on which it is located.

Advances paid towards the acquisition of fixed assets, outstanding at each reporting date are shown under other non-financial assets. The cost of property, plant, and equipment not ready for its intended use at each reporting date are disclosed as capital work-in-progress. Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably. Other repairs and maintenance costs are expensed off as and when incurred.

3.11.1 Depreciation

Depreciation on property, plant, and equipment is calculated using written down value method (WDV) to write down the cost of property and equipment to their residual values over their estimated useful lives which is in line with the estimated useful life as specified in Schedule II of the Companies Act, 2013.

The estimated useful lives are as follows:	
Particulars	***Useful Life***
Building	***60 Years***
Building - Compound Wall and Well	***5 Years***
Furniture and Fixtures	***10 Years***
Electrical Fittings	***10 Years***
Computer	***3 Years***
Vehicles	***8 Years***
Plant and Machinery	***22/15 Years***

The residual values, useful lives, and methods of depreciation of property, plant, and equipment are reviewed at each financial year-end and adjusted prospectively, if appropriate. Changes in the expected useful life are accounted for by changing the amortization period or methodology, as appropriate, and treated as changes in accounting estimates.

Property, plant, and equipment are derecognized on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in other income/expense in the statement of profit and loss in the year the asset is derecognized. The date of disposal of an item of property, plant, and equipment is the date the recipient obtains control of that item in accordance with the requirements for determining when a performance obligation is satisfied in Ind AS 115.

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Right of Use of Assets

Right of use assets are depreciated from the commencement date on written down value basis over the shorter of lease term and useful life of the underlying asset.

3.12 Intangible assets

An intangible asset is recognized only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Company.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of an intangible asset comprises its purchase price including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.
Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably.

Intangible assets comprising of software is amortized on a straight-line basis over a period of 10 years unless it has a shorter useful life.

Gains or losses from the derecognition of intangible assets are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of Profit or Loss when the asset is derecognized.

3.13 Impairment of non–financial assets: Property, Plant and Equipment and Intangible Assets

The Company assesses, at each reporting date, whether there is any indication that any property, plant and equipment, and intangible assets or group of assets called Cash Generating Units (CGU) may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount to determine the extent of impairment, if any.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs of disposal and its value in use. A recoverable amount is determined for an individual asset unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets. When the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used.

An assessment is made at each reporting date to determine whether there is an indication that previously recognized impairment losses no longer exist or have decreased. If such indication exists, the Company estimates the asset's or CGU's recoverable amount. A previously recognized impairment loss is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited so that the carrying amount of the asset does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of profit or loss unless the asset is carried at a revalued amount, in which case, the reversal is treated as a revaluation increase. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

3.14 Finance costs

Finance costs represent interest expense recognized by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial liabilities other than financial liabilities classified as FVTPL.
The EIR in case of a financial liability is computed

a. As the rate that exactly discounts estimated future cash payments through the expected life of the financial liability to the gross carrying amount of the amortized cost of financial liability.

b. By considering all the contractual terms of the financial instrument in estimating the cash flows.

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c. Including all fees paid between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. Any subsequent changes in the estimation of the future cash flows are recognized in interest income with the corresponding adjustment to the carrying amount of the assets

3.15 Employee Benefits Expenses

3.15.1 Short Term Employee Benefits

All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include benefits such as salaries, wages, short-term compensated absence, etc. The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized as an expense during the period when the employees render the services.

3.15.2. Other long-term employee benefits

Compensated absences which are not expected to occur within twelve months after the end of the year in which the employee renders the related service are recognised as a liability at the present value of the defined benefit obligation as at the balance sheet date less the fair value of the plan assets out of which the obligations are expected to be settled. Long term service awards are recognised as a liability at the present value of the defined benefit obligation as at the balance sheet date. The obligation is measured on the basis of actuarial valuation using Projected unit credit method and remeasurements gains/ losses are recognised in P&L in the period in which they arise.

3.15.3 Post-Employment Benefits

A. Defined contribution schemes

All eligible employees of the company are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the company contribute monthly at a stipulated percentage of the covered employee's salary. Contributions are made to Employees Provident Fund Organization in respect of Provident Fund at the prescribed rates and are charged to Statement of Profit and Loss at actuals. The company has no liability for future provident fund benefits other than its annual contribution.

B. Defined Benefit schemes

Gratuity

The Company provides for gratuity covering eligible employees under which a lump sum payment is paid to vested employees at retirement, death, incapacitation, or termination of employment, of an amount reckoned on the respective employee's salary and his tenure of employment with the Company. The Company accounts for its liability for future gratuity benefits based on actuarial valuation determined at each Balance Sheet date by an Independent Actuary using Projected Unit Credit Method.

The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under a defined benefit plan are based on the market yields on Government Securities as at the Balance Sheet date.

An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, attrition rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, these liabilities are highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

Re-measurement, comprising of actuarial gains and losses (excluding amounts included in net interest on the net defined benefit liability), are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through Other Comprehensive Income in the period in which they occur. Re-measurements are not reclassified to profit and loss in subsequent periods

3.16 Provisions

Provisions are recognized when the company has a present obligation (legal or constructive) as a result of past events, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

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When the effect of the time value of money is material, the company determines the level of provision by discounting the expected cash flows at a pre-tax rate reflecting the current rates specific to the liability. The expense relating to any provision is presented in the statement of profit and loss net of any reimbursement.

3.17 Taxes

Income tax expense for the year comprises of current tax and deferred tax.

3.17.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities.

The tax rates and tax laws used to compute the amount are those that are enacted, or substantively enacted, by the end of reporting date in India where the Company operates and generates taxable income. Current income tax relating to items recognized outside profit or loss is recognized outside profit or loss i.e., either in other comprehensive income or in equity.

Current tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

3.17.2 Deferred tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities used in the computation of taxable profit and their carrying amounts in the financial statements for financial reporting purposes.
Deferred tax liabilities are recognised for all taxable temporary differences, except:

i. Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss
ii. In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised, except:

i. When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss

ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are re-assessed at each reporting date and are recognised to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss ie., either in other comprehensive income or in equity. Deferred tax items are recognised in correlation to the underlying transaction either in other comprehensive income or directly in equity.





3.17.3 Goods and services tax /value-added taxes paid on acquisition of assets or on incurring expenses

Expenses and assets are recognized net of the goods and services tax/value-added taxes paid, except:

i. When the tax incurred on a purchase of assets or services is not recoverable from the taxation authority, in which case, the tax paid is recognized as part of the cost of acquisition of the asset or as part of the expense item, as applicable

ii. When receivables and payables are stated with the amount of tax included, the net amount of tax recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the balance sheet.

3.18 Other income and expenses

All other income and expenses are recognized in the period they occur.

3.19 Contingent Liabilities and Assets

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The Company does not recognize a contingent liability but discloses its existence in the financial statements.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity. Contingent assets are neither recognized nor disclosed in the financial statements.

3.20 Earnings Per Share

The Company reports basic and diluted earnings per share in accordance with Ind AS 33 on Earnings per share. Basic EPS is calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting preference dividend and attributable taxes) by the weighted average number of equity shares outstanding during the year.
The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources.

For calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares. Dilutive potential equity shares are deemed converted as of the beginning of the period unless they have been issued at a later date. In computing the dilutive earnings per share, only potential equity shares that are dilutive and that either reduce the earnings per share or increases loss per share are included.

3.21 Foreign currency transactions

Transactions in foreign currencies are translated into the functional currency of the Company at the exchange rates at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the exchange rate at the reporting date and the resultant exchange differences are recognized in the Statement of Profit and Loss. Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the exchange rate when the fair value was determined. Non-monetary assets and liabilities that are measured based on the historical cost in a foreign currency are translated at the exchange rate at the date of the transaction.

3.22 Cash-flow statement

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from regular revenue-generating, investing and financing activities of the Company are segregated.

3.23 Segment Reporting

The Company is engaged in the business segment of Financing, whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated and to assess its performance, and for which discrete financial information is available. Further other business segments do not exceed the quantitative thresholds as defined by the Ind AS 108 on "Operating Segment". Hence, there are no separate reportable segments, as required by the Ind AS 108 on "Operating Segment".

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3.24 Leases

The Company has adopted Ind AS 116-Leases effective from 1st April 2019, using the modified retrospective method. The Company has applied the standard to its leases with the cumulative impact recognized on the date of initial application.
The Company's lease asset classes primarily consist of leases for buildings. The Company assesses whether a contract is or contains a lease, at the inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether:

(i) The contract involves the use of an identified asset
(ii) The Company has substantially all of the economic benefits from the use of the asset through the period of the lease and
(iii) The Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognizes a right-of-use asset ("ROU") and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term Leases) and leases of low-value assets. For these short-term and leases of low-value assets, the Company recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses if any. Right-of-use assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The lease liability is initially measured at the present value of the future lease payments. The lease payments are discounted using the interest rate implicit in the lease or, if not readily determinable, using the incremental borrowing rates. The lease liability is subsequently re-measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments made.

A lease liability is re-measured upon the occurrence of certain events such as a change in the lease term or a change in an index or rate used to determine lease payments. The re-measurement normally also adjusts the leased assets. Lease liability and ROU asset have been separately presented in the Balance Sheet and lease payments have been classified as financing cash flows.

4 Significant accounting judgments, estimates, and assumptions

The preparation of financial statements in conformity with the Ind AS requires the management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets, and liabilities and the accompanying disclosure and the disclosure of contingent liabilities, at the end of the reporting period. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.
In particular, information about significant areas of estimation, uncertainty, and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements is included in the following notes:

4.1 Going Concern

The financial statements of the Company are prepared on a going concern basis. Management is of the view that it is considered appropriate to prepare these financial statements on a going concern basis as the Company expects to generate sufficient cash flows from operating activities and unused lines of credit to meet its obligations in the foreseeable future.

4.2 Business Model Assessment

Classification and measurement of financial assets depend on the results of the Solely Payments of Principal and Interest (SPPI) and the business model test. The Company determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgment reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed, and how the managers of the assets are compensated. The Company monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of

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the business for which the asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets.

4.3 Effective Interest Rate (EIR) method

The Company's EIR methodology recognizes interest income using a rate of return that represents the best estimate of a constant rate of return over the expected behavioural life of loans given and recognizes the effect of potentially different interest rates at various stages and other characteristics of the product life cycle (including prepayments and penalty interest and charges). This estimation, by nature, requires an element of judgment regarding the expected behaviour and life-cycle of the instruments, probable fluctuations in collateral value as well as expected changes to India's base rate and other fee income/expense that are integral parts of the instrument

4.4 Impairment of loans portfolio

The measurement of impairment losses across all categories of financial assets requires judgment, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

It has been the Company's policy to regularly review its models in the context of actual loss experience and adjust when necessary.

4.5 Contingent liabilities and provisions other than impairment on a loan portfolio

The Company operates in a regulatory and legal environment that, by nature, has a heightened element of litigation risk inherent to its operations. As a result, it is involved in various litigation and arbitration in the ordinary course of business. When the Company can reliably measure the outflow of economic benefits in relation to a specific case and considers such outflows to be probable, the Company records a provision against the case. Where the probability of outflow is considered to be remote, or probable, but a reliable estimate cannot be made, a contingent liability is disclosed. Given the subjectivity and uncertainty of determining the probability and amount of losses, the Company takes into account a number of factors including legal advice, the stage of the matter, and historical evidence from similar incidents. Significant judgment is required to conclude these estimates.

4.6 Defined employee benefit assets and liabilities

The cost of the defined benefit gratuity plan and the present value of the gratuity obligation are determined using actuarial valuations. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

4.7 Fair value measurement

When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using various valuation techniques. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values. Judgments include considerations of inputs such as liquidity risk, credit risk, and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

4.8 Other estimates

These include contingent liabilities, useful lives of tangible and intangible assets, etc.

Note 5: Cash and Cash Equivalents and Bank Balances

Note 5.1: Cash and cash equivalents — **Currency: ₹ in Lakhs**

Particulars	As at March 31,	
	2024	2023
Cash on hand	939.06	1,559.94
Balances with Banks	1,799.16	2,212.36
Cheques, drafts on hand	-	-
Fixed deposits with bank (original maturity within a period of three months)	-	-
Total	**2,738.22**	**3,772.30**

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Note 5.2: Bank balance other than cash and cash equivalents

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Fixed deposits with bank (maturing after a period of three months) (Refer Note 5.2.1)	41,428.86	33,352.78
Balance in other escrow accounts	-	-
Unclaimed Auction Surplus	204.75	223.24
Unclaimed interest and redemption proceeds of Non-Convertible debentures- Private Issue	18.90	35.52
Total	**41,652.51**	**33,611.54**

Note 5.2.1: Fixed Deposits with Banks to the extent held as security against the borrowings, guarantees, etc.

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Security for borrowings	39,979.62	32,452.83
Security for guarantees	28.24	28.19
Total	**40,007.86**	**32,481.02**

Note 6: Receivables

Note 6.1: Trade Receivables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
a) Trade Receivables Considered good - secured	-	-
b) Trade Receivables Considered good – unsecured	47.43	15.76
c) Trade Receivables which have a significant increase in credit risk	-	-
d) Trade Receivables -credit impaired	4.01	4.07
Total	**51.44**	**19.83**
Less: Allowance for impairment loss	4.01	4.07
Total Net Receivable	**47.43**	**15.76**

Trade Receivables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
1. Undisputed Trade Receivable Considered Good	47.43	-	-	-	-	**47.43**
2. Undisputed Trade Receivables -which have a significant increase in credit risk	-	-	-	-	-	-
3. Undisputed Trade Receivables – credit impaired	0.41	0.41	1.88		1.31	**4.01**
Gross carrying Amount	**47.84**	**0.41**	**1.88**		**1.31**	**51.44**
Less : ECL - simplified approach	0.41	0.41	1.88		1.31	**4.01**
Net carrying amount	**47.43**	**-**	**-**	**-**	**-**	**47.43**

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Trade Receivables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
1. Undisputed Trade Receivable Considered Good	15.76	-	-	-	-	**15.76**
2. Undisputed Trade Receivables- which have a significant increase in credit risk	-	-	-	-	-	-
3. Undisputed Trade Receivables – credit impaired	0.40	2.36	-	-	1.31	**4.07**
Gross carrying Amount	**16.16**	**2.36**	-	-	**1.31**	**19.83**
Less : ECL - simplified approach	**0.40**	**2.36**	-	-	**1.31**	**4.07**
Gross carrying Amount	**15.76**	-	-	-	-	**15.76**

Reconciliation of impairment loss allowance on Trade receivables:

Currency: ₹ in Lakhs

Particulars	Amount
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2022	-
Add: Addition during the year	4.07
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2023	**4.07**
Add: Addition during the year	2.70
(Less): Reduction during the year	2.76
Impairment allowance as per March 31, 2024	**4.01**

Note 6.2: Other Receivables

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
a) Other Receivables Considered good - secured	-	-
b) Other Receivables Considered good - unsecured	-	-
Receivables from Power Generation - Wind Mill	0.64	20.73
Receivables Others	2.17	-
c) Other Receivables which have significant increase in Credit Risk	-	-
d) Other Receivables - credit impaired	20.62	-
Total	**23.43**	**20.73**
Less: Allowance for impairment loss on other receivables considered good - unsecured	**20.62**	**20.73**
Total Net Other Receivable	**2.81**	-

As at March 31, 2024

Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	2.81	-	-	-	20.62	**23.43**
Less : ECL - simplified approach	-	-	-	-	20.62	**20.62**
Net carrying amount	**2.81**	-	-	-	-	**2.81**

As at March 31, 2023

Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	-	-	-	-	**20.73**	**20.73**
Less : ECL - simplified approach	-	-	-	-	20.73	**20.73**
Net carrying amount	-	-	-	-	-	-

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Reconciliation of impairment loss allowance on Other receivables: Currency: ₹ in Lakhs

Particulars	Amount
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2022	-
Add: Addition during the year	20.73
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2023	**20.73**
Add: Addition during the year	-
(Less): Reduction during the year	0.11
Impairment allowance as per March 31, 2024	**20.62**

Notes:

(i) These receivables are non-interest bearing and short-term in nature

(ii) Impairment provision has been made for doubtful debts.

(iii) None of the trade and other receivables is due from directors or other officers of the company either severally or jointly with any other person. Nor are due from firms or private companies respectively in which any director is a partner, a director, or a member.

(iv) Simplified approach for trade and other receivables

The Company follows 'simplified approach' for recognition of impairment loss allowance on trade and other receivables. The application of simplified approach does not require the Company to track changes in credit risk. It recognises impairment loss allowance based on lifetime ECLs at each reporting date, right from its initial recognition. At every reporting date, the historical observed default rates are updated for changes in the forward-looking estimates.

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Note 7: Loans

Currency: ₹ in Lakhs

Particulars	Amortised Cost	At Fair value				As at March 31,2024
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total	Total
(A) i) Gold Loan	5,32,434.31	-	-	-	-	5,32,434.31
ii) Business Loans	9.92	-	-	-	-	9.92
iii) Micro Finance Loans	57.75	-	-	-	-	57.75
iv) Mortgaged Loan	5,346.32	-	-	-	-	5,346.32
v) Rental Loan	13.28	-	-	-	-	13.28
vi) Other Loans	398.52	-	-	-	-	398.52
Total (A) - Gross	**5,38,260.10**	-	-	-	-	**5,38,260.10**
Less: Impairment loss allowance	7,225.36	-	-	-	-	7,225.36
Total (A) - Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(B) I) Secured by tangible assets						
i) Gold Loan	5,32,434.31	-	-	-	-	5,32,434.31
ii) Mortgaged Loan	5,346.32	-	-	-	-	5,346.32
Total (I) - Gross	**5,37,780.63**	-	-	-	-	**5,37,780.63**
Less: Impairment loss allowance	6,914.36	-	-	-	-	6,914.36
Total (I) - Net	**5,30,866.27**	-	-	-	-	**5,30,866.27**
II) Unsecured						
i) Business Loans	9.92	-	-	-	-	9.92
ii) Micro Finance Loans	57.75	-	-	-	-	57.75
iii) Rental Loan	13.28	-	-	-	-	13.28
iv) Other Loans	398.52	-	-	-	-	398.52
Total (II) - Gross	**479.47**	-	-	-	-	**479.47**
Less: Impairment loss allowance	311.00	-	-	-	-	311.00
Total (II) - Net	**168.47**	-	-	-	-	**168.47**
Total (B) (I+II) - Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(C) (I) Loans in India						
i) Public Sector		-	-	-	-	
ii) Others	5,38,260.10	-	-	-	-	**5,38,260.10**
Total (C) (I) - Gross	**5,38,260.10**	-	-	-	-	**5,38,260.10**
Less: Impairment loss allowance	7,225.36	-	-	-	-	**7,225.36**
Total (C) (I)- Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(II) Loans outside India	-	-	-	-	-	-
Total (C) (I) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-	-	-
Total (C) (I) and (C) (II)	**5,31,034.74**	-	-	-	-	**5,31,034.74**

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Currency: ₹ in Lakhs

Particulars	Amortised Cost	At Fair value				As at March 31,2023
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total	Total
(A) i) Gold Loan	4,84,502.31	-	-	-	-	4,84,502.31
ii) Business Loans	9.92	-	-	-	-	9.92
iii) Micro Finance Loans	83.34	-	-	-	-	83.34
iv) Mortgaged Loan	6,192.36	-	-	-	-	6,192.36
v) Rental Loan	13.50	-	-	-	-	13.50
vi) Other Loans	165.15	-	-	-	-	165.15
Total (A) - Gross	**4,90,966.58**	-	-	-	-	**4,90,966.58**
Less: Impairment loss allowance	6,397.52	-	-	-	-	6,397.52
Total (A) - Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(B) I) Secured by tangible assets						
i) Gold Loan	4,84,502.31	-	-	-	-	4,84,502.31
ii) Mortgaged Loan	6,192.36	-	-	-	-	6,192.36
Total (I) - Gross	**4,90,694.67**	-	-	-	-	**4,90,694.67**
Less: Impairment loss allowance	6,125.76	-	-	-	-	6,125.76
Total (I) - Net	**4,84,568.91**	-	-	-	-	**4,84,568.91**
II) **Unsecured**		-	-	-	-	
i) Business Loans	9.92	-	-	-	-	9.92
ii) Micro Finance Loans	83.34	-	-	-	-	83.34
iii) Rental Loan	13.50	-	-	-	-	13.50
iv) Other Loans	165.15	-	-	-	-	165.15
Total (II) - Gross	**271.91**	-	-	-	-	**271.91**
Less: Impairment loss allowance	271.76	-	-	-	-	271.76
Total (II) - Net	**0.15**	-	-	-	-	**0.15**
Total (B) (I+II) - Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(C) (I) Loans in India						
i) Public Sector	-	-	-	-	-	-
ii) Others	4,90,966.58	-	-	-	-	4,90,966.58
Total (C) (I) - Gross	**4,90,966.58**	-	-	-	-	**4,90,966.58**
Less: Impairment loss allowance	6,397.52	-	-	-	-	6,397.52
Total (C) (I)- Net	**4,84,569.06**	-	-	-	-	**4,84,569.06**
(II) Loans outside India	-	-	-	-	-	-
Total (C) (II) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-	-	-
Total (C) (I) and (C) (II)	**4,84,569.06**	-	-	-	-	**4,84,569.06**

Note: (i) Please refer Note 38: Related Party Disclosures for details of loans given to Related Parties
(ii) There are no loans measured at FVOCI or FVTPL or designated at FVTPL.

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Credit Quality of Loan Assets

The table below shows the credit quality and the maximum exposure to credit risk based on the Company's internal credit rating system and year-end stage classification. The amounts presented are gross of impairment allowances. Details of the Company's internal grading system are explained in Note 41.

Currency: ₹ in Lakhs

Particulars	As at March 31,							
	2024				2023			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Internal rating grade								
Performing								
High grade	4,97,785.97	-	-	4,97,785.97	4,64,525.44	-	-	4,64,525.44
Standard grade	-	12,212.56	-	12,212.56	-	5,158.17	-	5,158.17
Sub-standard grade	-	15,528.56	-	15,528.56	-	7,121.44	-	7,121.44
Past due but not impaired	-	4,971.98	-	4,971.98	-	6,406.68	-	6,406.68
Non- performing								
Individually impaired	-	-	7,761.03	7,761.03	-	-	7,754.85	7,754.85
Total	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**

An analysis of changes in the gross carrying amount and the corresponding ECL allowances is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31,							
	2024				2023			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Gross carrying amount opening balance	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**	**3,77,388.05**	**17,303.08**	**9,650.11**	**4,04,341.24**
New assets originated or purchased	16,08,016.71	-	425.90	16,08,442.61	14,34,875.58	-	485.55	14,35,361.13
Assets derecognised or repaid (excluding write offs and includes interest accruals adjusted)	(15,39,603.13)	(18,613.00)	(2,747.50)	(15,60,963.63)	(13,27,316.60)	(17,259.17)	(4,160.02)	(13,48,735.79)
Transfers to Stage 1	-	-	-	-	-	-	-	-
Transfers to Stage 2	(35,153.05)	35,153.05	-	-	(20,421.59)	20,421.59	-	-
Transfers to Stage 3	-	(2,513.24)	2,513.24	-	-	(1,779.21)	1,779.21	-
Amounts written off	-	-	(185.46)	(185.46)	-	-	-	-
Gross carrying amount closing balance	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**

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Currency: ₹ in Lakhs

Reconciliation of ECL balance is given below:								
Particulars	Year ended March 31,							
	2024				2023			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
ECL allowance - opening balance	**1,589.64**	**378.00**	**4,429.88**	**6,397.52**	**1,323.19**	**317.63**	**1,975.42**	**3,616.24**
New assets originated or purchased	4,449.79	19.91	882.93	5,352.63	4,961.97	32.32	3,592.66	8,586.95
Assets derecognised or repaid (excluding write offs and includes interest accruals adjusted)	(4,388.96)	(396.34)	(494.02)	(5,279.32)	(4,554.41)	(421.84)	(1,193.75)	(6,170.00)
Transfers to Stage 1	-	-	-	-	(52.32)	-	(158.65)	(210.97)
Transfers to Stage 2	(105.68)	753.96	-	648.28	(67.64)	406.87	-	339.23
Transfers to Stage 3	-	(59.04)	350.75	291.71	(21.15)	43.02	214.20	236.07
Impact on year-end ECL of exposures transferred between stages during the year	**(44.85)**	**318.49**	**739.66**	**1,013.30**	**266.45**	**60.37**	**2,454.46**	**2,781.28**
Amounts written off	-	-	(185.46)	(185.46)	-	-	-	-
ECL allowance - closing balance	**1,544.79**	**696.48**	**4,984.08**	**7,225.36**	**1,589.64**	**378.00**	**4,429.88**	**6,397.52**

Note 8: Other financial assets

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Security deposits	1,357.33	1,360.33
Total	**1,357.33**	**1,360.33**

Note 9: Current tax assets (net)

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Income tax refundable *Provision for the year ₹4,101.83 lakhs (31 March 2023 ₹4,188.73 lakhs)*	1,604.79	994.75
Total	**1,604.79**	**994.75**

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Note 10. Property, Plant and Equipment

Currency: ₹ in Lakhs

Particulars	Land	Building	Furniture & Fixtures	Electrical Fittings	Plant and Machinery	Vehicles	Computer and Accessories	Total	Capital-work-in progress (refer note 10.1)
Gross block- at cost									
Deemed cost as at April 01, 2022	8,507.60	683.18	9,163.67	1,928.33	580.50	402.78	1,926.37	23,192.43	36.49
Additions	-	-	826.05	255.77	-	7.65	141.34	1,230.81	-
Disposals	243.87	222.36	627.02	-	-	-	37.37	1,130.62	36.49
As at March 31, 2023	8,263.73	460.82	9,362.70	2,184.10	580.50	410.43	2,030.34	23,292.62	-
Additions	10.28	-	559.79	160.02	-	15.76	125.25	871.10	-
Disposals	-	-	3.57	-	-	12.20	20.40	36.17	-
As at March 31, 2024	8,274.01	460.82	9,918.92	2,344.12	580.50	413.99	2,135.19	24,127.55	-
Accumulated Depreciation									
As at April 01, 2022	-	303.82	7,106.46	1,376.89	243.82	318.36	1,674.60	11,023.95	-
Charge for the year	-	20.94	577.65	168.45	43.10	26.53	161.05	997.72	-
Disposals	-	116.38	593.01	-	-	-	35.41	744.80	-
As at March 31, 2023	-	208.38	7,091.10	1,545.34	286.92	344.89	1,800.24	11,276.87	-
Charge for the year	-	11.89	604.01	175.47	37.57	19.71	135.30	983.95	-
Disposals	-	-	3.39	-	-	11.59	19.36	34.34	-
As at March 31, 2024	-	220.27	7,691.72	1,720.81	324.49	353.01	1,916.18	12,226.48	-
Net Block	-	-	-	-	-	-	-	-	-
As at March 31, 2023	8,263.73	252.44	2,271.60	638.76	293.58	65.54	230.10	12,015.75	-
As at March 31, 2024	8,274.01	240.55	2,227.20	623.31	256.01	60.98	219.01	11,901.07	-

Note:

(i) All title deeds of immovable properties are held in the name of the Company

(ii) No revaluation of any class of asset was carried out during the year.

(iii) Charge by Income tax Department - ₹ 10,80,91,696/- first charge on WDV of Furniture and Fixtures by Income Tax Department as per 281 order

(iv) Charge for Debt Securities - The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

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The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVIth to XXIXth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in is secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

(v) Charge for Borrowings - Paripassu floating charge on movable assets.

Leases

Note 11: Right of use assets

Currency: ₹ in Lakhs

Particulars	Premises
Gross block	
Deemed cost as at April 01, 2022	**6,830.62**
Additions	2,337.35
Disposals	1,632.12
Net carrying amount as at March 31, 2023	**7,535.85**
Additions	2,313.89
Disposals	2,116.07
Net carrying amount as at March 31, 2024	**7,733.67**
Accumulated Depreciation	
As at April 01, 2022	**3,109.92**
Charge for the year	1,861.00
Disposals	1,344.94
Net carrying amount as at March 31, 2023	**3,625.98**
Charge for the year	1,968.67
Disposals	1,692.39
Net carrying amount as at March 31, 2024	**3,902.26**
Net Block	
Net carrying amount as at March 31, 2023	**3,909.87**
Net carrying amount as at March 31, 2024	**3,831.41**

*No revaluation of right of use assets was carried out during the year.

Note 11.1: Lease Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Lease Liabilities	4,093.85	4,163.59
Total	**4,093.85**	**4,163.59**

11.1(a) Maturity analysis of lease liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Less than 1 year	1,635.22	1,591.17
1 to 2 years	1,168.76	1,152.42
2 to 3 years	587.65	668.75
3 to 4 years	254.71	328.80
4 to 5 years	179.37	164.24
Above 5 year	268.14	258.21
Total	**4,093.85**	**4,163.59**

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11.2 Amounts recognised in the Statement of Profit and Loss

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Depreciation charge of right-of-use assets (included in depreciation, amortisation and impairment)	1,968.67	1,861.00
Interest expense (included in finance costs)	421.91	454.96
11.3 Gains or losses arising from sale and leaseback transactions	-	-
11.4 The total cash outflow for leases during the year	2,246.79	2,143.31

11.5 Lease Disclosures

In the statement of profit and loss, operating lease expenses which were recognised as other expenses are now recognised as depreciation expense for the right-of-use asset and finance cost for interest accrued on lease liability. For the year ended March 31, 2024 this resulted in reversal of rental expenses of ₹2,246.79 Lakh and a charge of ₹1,968.67 Lakh towards depreciation of right-of-use asset and interest charge of ₹421.91 Lakh on lease liability.

Particulars	For lease entered in the year ended March 31, 2024	For lease entered in the year ended March 31, 2023
The weighted average incremental borrowing rate applied to lease liabilities recognized in the balance sheet is:	10.59%	10.39%

The Company has not availed the option for charging off of rental related to short-term leases and leases of low-value assets. All leases have been considered for the determination of lease liability and Right of use assets.

The Company's leases mainly comprise of premises used for branch operations.

Note 12: Other Intangible Assets

Currency: ₹ in Lakhs

Particulars	Licenses & Franchise	Brands/ Trademarks	Computer Software	Total
Gross block- at cost				
Deemed cost as at April 01, 2022	**122.61**	**1.90**	**319.66**	**444.17**
Additions	-	-	64.46	64.46
Disposals	-	-	-	-
Net carrying amount as at March 31, 2023	**122.61**	**1.90**	**384.12**	**508.63**
Additions	-	-	37.52	37.52
Disposals	-	-	-	
Net carrying amount as at March 31, 2024	**122.61**	**1.90**	**421.64**	**546.15**
Accumulated Depreciation				
As at April 01, 2022	59.27	1.26	149.57	**210.10**
Charge for the year	12.25	0.18	32.77	45.20
Disposals	-	-	-	-
Net carrying amount as at March 31, 2023	**71.52**	**1.44**	**182.34**	**255.30**
Charge for the year	12.30	0.09	39.93	52.32
Disposals	-	-	-	-
Net carrying amount as at March 31, 2024	**83.82**	**1.53**	**222.27**	**307.62**
Net Block				
Net carrying amount as at March 31, 2023	**51.09**	**0.46**	**201.78**	**253.33**
Net carrying amount as at March 31, 2024	**38.79**	**0.37**	**199.37**	**238.53**

Note :

(i) The Company does not have any intangible assets under development

(ii) The Company has not revalued its intangible assets during the year

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Note 13: Other Non-Financial Assets

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Security Deposits with government authorities	171.93	252.27
Balances with government authorities	498.26	344.29
Prepaid expenses	1,783.11	1,724.02
Advance Account and Other Deposits	397.20	332.37
Stock of stamp	1.57	3.98
Other non-financial assets	24.93	13.75
Total	**2,877.00**	**2,670.68**

Note 14: Payables

Note 14.1 Trade Payables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Trade Payables		
(i) total outstanding dues of micro-enterprises and small enterprises	25.38	27.54
(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises	23.43	6.94
Total	**48.81**	**34.48**

Note - The information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of information available with the Company. The amount of principal and interest outstanding during the year is given below :

Total outstanding dues of micro enterprises and small enterprises

Particulars	As at March 31, 2024	As at March 31, 2023
a) The principal amount and the interest due thereon remaining unpaid to any supplier as at the end of each accounting year.	25.38	27.54
b) The amount of interest paid by the buyer in terms of section 16, of the Micro Small and Medium Enterprise Development Act, 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year.	-	-
c) The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under Micro Small and Medium Enterprise Development Act, 2006.	-	-
d) The amount of interest accrued and remaining unpaid at the end of each accounting year;	-	-
e) The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro Small and Medium Enterprise Development Act, 2006.	-	-
Total	**25.38**	**27.54**

Trade Payables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024				
	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	25.38	-	-	-	**25.38**
(ii) Others	0.05	-	-	23.38	**23.43**
(iii) Disputed dues -MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total	**25.43**	**-**	**-**	**23.38**	**48.81**

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Particulars	As at March 31, 2023				
	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	27.54	-	-	-	27.54
(ii) Others	3.56	-	-	3.38	6.94
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total	**31.10**	**-**	**-**	**3.38**	**34.48**

Note 14.2: Other Payables

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	1.71	96.16
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	170.53	583.19
Total	**172.24**	**679.35**

Note 15: Debt Securities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	1,491.40	-	-	**1,491.40**
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,16,237.81	-	-	**2,16,237.81**
Total (A)	**2,17,729.21**			**2,17,729.21**
Debt securities in India	2,17,729.21			**2,17,729.21**
Debt securities outside India	-	-		-
Total (B)	**2,17,729.21**	**-**	**-**	**2,17,729.21**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	-	-	-	-
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,38,506.31	-	-	**2,38,506.31**
Total (A)	**2,38,506.31**	**-**	**-**	**2,38,506.31**
Debt securities in India	2,38,506.31	-	-	**2,38,506.31**
Debt securities outside India	-	-	-	-
Total (B)	**2,38,506.31**	**-**	**-**	**2,38,506.31**

Nature of security

The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable

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assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVIth to XXIXth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

The company has reported an outstanding amount of ₹21.19 Lakhs as unpaid (unclaimed) matured debentures and unpaid (unclaimed) interest for the previous two financial years.
*Excludes unclaimed matured debentures which is shown as a part of other financial liabilities in Note 18
**Includes EIR impact of transaction cost

Note 15.1: Secured Redeemable Non-Convertible Debentures-Unlisted

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2024	2023		
KSB III	Oct 2011 - Mar 2012	Oct 2015- Mar 2016	-	0.50	48 Months	12.00%
KSB IV	Mar 2012- Feb 2013	Feb 2016- May 2018	15.50	30.12	36- 66 Months	12%- 12.80%
KSB V	Mar 2013- Jun 2013	Mar 2016- Jun 2016	-	1.50	48 Months	12.00%
Sundaram Finance Ltd	August 30, 2023	November 30, 2024	1,500.00	-	15 Months	11.00%
Sub Total			**1,515.50**	**32.12**		
Less: Unclaimed Matured Non-Convertible Debenture and Interest thereon shown as a part of Other Financial Liabilities			15.50	32.12		
Less :EIR impact of Transaction cost			8.60	-		
Total			**1,491.40**	-		

Note 15.2: Secured Redeemable Non-Convertible Debentures - Public Issue & Listed

The principal amount of outstanding Secured Redeemable Non-Convertible Listed Debentures raised through Public Issue stood at ₹ 1,97,524.68 Lakhs (March 31, 2023: ₹ 2,18,995.55 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2024	2023		
NCD 9	KFLIS08	01/02/2017	31/01/2024	-	3,423.29	84 Months	10.41%
NCD 11	KFLKS08	29/08/2017	27/12/2024	2,491.46	2,266.23	88 Months	9.91%
NCD 13	KFLMS08	23/04/2018	22/08/2025	2,912.60	2,649.30	88 Months	9.91%
NCD 14	KFLNS06	24/09/2018	22/09/2023	-	201.56	60 Months	10.25%
NCD 15	KFLOS06	31/01/2019	30/01/2024	-	439.63	60 Months	10.00%
NCD 16	KFLPS05	06/05/2019	05/05/2023	-	3,174.88	48 Months	10.67%
NCD 16	KFLPS06	06/05/2019	04/05/2024	383.84	383.84	60 Months	10.00%
NCD 17	KFLQS05	21/08/2019	19/08/2023	-	4,922.46	48 Months	10.67%
NCD 17	KFLQS06	21/08/2019	20/08/2024	642.34	642.34	60 Months	10.00%
NCD 18	KFLRS05	10/12/2019	09/12/2023	-	4,166.29	48 Months	10.67%
NCD 18	KFLRS06	10/12/2019	09/06/2025	783.59	707.59	66 Months	10.71%
NCD 18	KFLRS07	10/12/2019	09/12/2026	1,029.30	1,029.30	84 Months	10.25%
NCD 18	KFLRS08	10/12/2019	09/12/2026	3,582.81	3,244.12	84 Months	10.41%
NCD 19	KFLSS03	29/05/2020	28/08/2023	-	10,367.79	39 Months	10.00%
NCD 19	KFLSS04	29/05/2020	28/08/2023	-	4,852.61	39 Months	10.54%
NCD 19	KFLSS05	29/05/2020	28/05/2024	4,650.98	4,201.40	48 Months	10.67%
NCD 19	KFLSS06	29/05/2020	28/11/2025	1,238.30	1,118.20	66 Months	10.71%
NCD 20	KFLTS04	14/10/2020	12/01/2024	-	9,708.93	39 Months	10.00%
NCD 20	KFLTS05	14/10/2020	12/04/2024	-	1,170.51	42 Months	9.87%
NCD 20	KFLTS06	14/10/2020	13/12/2024	2,855.18	2,589.75	50 Months	10.22%

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NCD 20	KFLTS07	14/10/2020	13/10/2027	1,330.15	1,330.15	84 Months	10.25%
NCD 20	KFLTS08	14/10/2020	13/10/2027	2,551.20	2,310.03	84 Months	10.41%
NCD 21	KFLUS02	23/01/2021	22/07/2023	-	1,260.07	30 Months	9.25%
NCD 21	KFLUS03	23/01/2021	22/07/2023	-	4,206.64	30 Months	9.34%
NCD 21	KFLUS04	23/01/2021	22/04/2024	-	14,897.62	39 Months	10.00%
NCD 21	KFLUS05	23/01/2021	22/01/2025	5,085.29	4,593.72	48 Months	10.67%
NCD 21	KFLUS06	23/01/2021	22/07/2026	1,634.18	1,475.68	66 Months	10.71%
NCD 22	KFLVS03	29/04/2021	28/04/2024	-	717.97	36 Months	9.25%
NCD 22	KFLVS04	29/04/2021	28/04/2024	-	2,887.47	36 Months	9.31%
NCD 22	KFLVS05	29/04/2021	28/10/2024	10,321.87	10,321.87	42 Months	10.00%
NCD 22	KFLVS06	29/04/2021	28/04/2025	6,283.61	5,676.21	48 Months	10.67%
NCD 23	KFLWS01	30/09/2021	29/05/2023	-	6,155.88	20 Months	8.30%
NCD 23	KFLWS02	30/09/2021	29/09/2023	-	2,421.67	24 Months	8.50%
NCD 23	KFLWS03	30/09/2021	29/09/2024	503.67	503.67	36 Months	9.00%
NCD 23	KFLWS04	30/09/2021	29/09/2024	4,556.10	4,159.79	36 Months	9.50%
NCD 23	KFLWS05	30/09/2021	29/03/2025	13,583.84	13,583.84	42 Months	10.00%
NCD 23	KFLWS06	30/09/2021	29/11/2025	3,392.66	3,077.26	50 Months	10.22%
NCD 23	KFLWS07	30/09/2021	29/09/2027	31.22	31.22	72 Months	9.00%
NCD 23	KFLWS08	30/09/2021	29/09/2028	2,190.44	1,983.38	84 Months	10.41%
NCD 24	KFLXS01	18/04/2022	17/10/2023	-	9,997.26	18 Months	8.04%
NCD 24	KFLXS02	18/04/2022	17/04/2025	2,851.70	2,851.70	36 Months	8.75%
NCD 24	KFLXS03	18/04/2022	17/04/2025	4,899.62	4,494.00	36 Months	9.00%
NCD 24	KFLXS04	18/04/2022	17/10/2025	2,610.70	2,610.70	42 Months	9.25%
NCD 24	KFLXS05	18/04/2022	17/04/2026	2,255.16	2,255.16	48 Months	9.50%
NCD 24	KFLXS06	18/04/2022	17/10/2026	3,071.99	2,806.58	54 Months	9.43%
NCD 24	KFLXS07	18/04/2022	17/04/2027	11,832.45	11,832.45	60 Months	10.00%
NCD 24	KFLXS08	18/04/2022	17/08/2029	3,399.56	3,092.24	88 Months	9.91%
NCD 25	KFLYS01	11/08/2022	15/09/2023	-	2,750.31	400 Days	7.00%
NCD 25	KFLYS02	11/08/2022	10/08/2025	1,454.72	1,454.72	36 Months	8.50%
NCD 25	KFLYS03	11/08/2022	10/08/2025	6,782.10	6,220.64	36 Months	9.00%
NCD 25	KFLYS04	11/08/2022	10/02/2026	952.84	952.84	42 Months	9.00%
NCD 25	KFLYS05	11/08/2022	10/08/2026	11,474.34	11,474.34	48 Months	9.50%
NCD 25	KFLYS06	11/08/2022	10/02/2027	3,107.77	2,839.26	54 Months	9.43%
NCD 25	KFLYS07	11/08/2022	10/08/2027	276.81	276.81	60 Months	9.25%
NCD 25	KFLYS08	11/08/2022	10/12/2029	2,827.21	2,571.63	88 Months	9.91%
NCD 26	KFLZS01	16/01/2023	15/07/2024	3,536.81	3,274.13	18 Months	8.00%
NCD 26	KFLZS02	16/01/2023	15/01/2025	982.31	982.31	24 Months	8.25%
NCD 26	KFLZS03	16/01/2023	15/07/2025	1,214.46	1,119.17	30 Months	8.49%
NCD 26	KFLZS04	16/01/2023	15/01/2026	3,373.91	3,373.91	36 Months	9.00%
NCD 26	KFLZS05	16/01/2023	15/04/2026	4,692.89	4,294.51	39 Months	9.25%
NCD 26	KFLZS06	16/01/2023	15/01/2027	10,356.59	10,356.59	48 Months	9.50%
NCD 26	KFLZS07	16/01/2023	15/07/2027	2,416.11	2,207.36	54 Months	9.43%
NCD 26	KFLZS08	16/01/2023	15/05/2030	2,176.72	1,979.94	88 Months	9.91%
NCD 27	KFZAS01	29/04/2023	28/07/2024	3,069.60	-	15 Months	8.50%
NCD 27	KFZAS02	29/04/2023	28/04/2025	1,702.22	-	24 Months	8.75%
NCD 27	KFZAS03	29/04/2023	28/10/2025	1,328.87	-	30 Months	8.85%
NCD 27	KFZAS04	29/04/2023	28/04/2026	1,694.71	-	36 Months	9.00%
NCD 27	KFZAS05	29/04/2023	28/07/2026	2,056.48	-	39 Months	9.25%
NCD 27	KFZAS06	29/04/2023	28/04/2027	5,608.01	-	48 Months	9.50%
NCD 27	KFZAS07	29/04/2023	28/10/2027	1,243.41	-	54 Months	9.43%
NCD 27	KFZAS08	29/04/2023	28/08/2030	1,249.90	-	88 Months	9.91%
NCD 28	KFZBS01	28/09/2023	27/05/2025	3,292.35	-	20 Months	8.52%
NCD 28	KFZBS02	28/09/2023	27/09/2025	1,242.38	-	24 Months	8.75%
NCD 28	KFZBS03	28/09/2023	27/03/2026	1,008.93	-	30 Months	8.85%
NCD 28	KFZBS04	28/09/2023	27/09/2026	1,284.57	-	36 Months	9.25%
NCD 28	KFZBS05	28/09/2023	27/12/2026	2,536.87	-	39 Months	9.25%
NCD 28	KFZBS06	28/09/2023	27/09/2027	8,832.84	-	48 Months	10.00%

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NCD 28	KFZBS07	28/09/2023	27/03/2028	1,496.54	-	54 Months	9.43%
NCD 28	KFZBS08	28/09/2023	27/01/2031	694.18	-	88 Months	9.91%
NCD 29	KFZCS01	18/01/2024	17/07/2025	3,764.54	-	18 Months	8.52%
NCD 29	KFZCS02	18/01/2024	17/01/2026	1,264.26	-	24 Months	8.75%
NCD 29	KFZCS03	18/01/2024	17/07/2026	877.71	-	30 Months	9.00%
NCD 29	KFZCS04	18/01/2024	17/01/2027	1,346.13	-	36 Months	9.25%
NCD 29	KFZCS05	18/01/2024	17/04/2027	1,090.78	-	39 Months	9.25%
NCD 29	KFZCS06	18/01/2024	17/01/2028	9,513.58	-	48 Months	10.00%
NCD 29	KFZCS07	18/01/2024	17/07/2028	1,073.78	-	54 Months	9.43%
NCD 29	KFZCS08	18/01/2024	17/05/2031	829.24	-	88 Months	9.91%
Sub Total				**2,16,683.28**	**2,38,922.72**		
Less: EIR impact of transaction cost				(445.47)	(416.41)		
Total				**2,16,237.81**	**2,38,506.31**		

Note 16: Borrowings (other than debt securities)

Currency: ₹ in Lakhs

Particulars	As at March 31,					
	2024			2023		
	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss
(I) Term loan						
(i) from banks	1,28,147.35	-	-	94,664.28	-	-
(ii) from other parties	17,376.80	-	-	15,796.16	-	-
(II) Loans repayable on demand						
(i) from banks						
Working Capital Demand Loan from Banks	84,410.92	-	-	55,469.33	-	-
Cash Credit/Overdraft facilitates from banks	19,516.12	-	-	27,292.59	-	-
(ii) from other parties	-	-		-	-	
Total (A)(I+II)	**2,49,451.19**	-	-	**1,93,222.36**	-	-
(I) Secured	2,49,451.19	-	-	1,93,222.36	-	-
(II) Unsecured		-	-	-	-	-
Total (B)	**2,49,451.19**	-	-	**1,93,222.36**	-	-
(I) Borrowings in India	2,49,451.19	-	-	1,93,222.36	-	-
(II) Borrowings outside India	-	-	-	-	-	-
Total (C)(I+II)	**2,49,451.19**	-	-	**1,93,222.36**	-	-

Note:

(i) Our Term Loans, Cash Credits, and Working Capital demand Loans are secured by paripassu floating charge on Movable Assets, Current Assets, Book Debts, Loans & Advances, including Cash and Bank balances, and the existing Secured Creditors. The loans are also guaranteed by the personal guarantee of Mr. Mathew K Cherian - Managing Director of the Company, Mrs. Laila Mathew - Whole Time Director of the Company, Mrs. Jilu Saju Varghese, Mrs. Milu Mathew and Mrs. Bala Mathew – Relatives of the director as per the terms mutually agreed with the respective lender bank. In addition to the properties of the Company, the properties of the Directors of the Company -Mr. Mathew K Cherian and Mrs. Laila Mathew, Properties of relatives of Directors of the Company - Mrs. Jilu Saju Varghese, Mrs. Milu Mathew and Mrs. Bala Mathew and the properties of Kosamattam Builders – a partnership firm where Mrs. Jilu Saju Varghese and Mrs. Milu Mathew are the partner has also been provided to State Bank of India, South Indian Bank, Karur Vysya Bank and Dhanlaxmi Bank as collateral security, on the basis of agreement created with the respective banks.

(ii) The Quarterly Statements of current assets filed by the Company with banks/financial institutions are in agreement with books of accounts of the Company

(iii) Term loans were fully used for the purpose for which the same were obtained. The Company has not defaulted in payment of principal and interest during the year and as at balance sheet date

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Currency: ₹ in Lakhs

Terms of repayment -Term Loan

Tenure (from the date of Balance Sheet)	Rate of Interest	As at March 31, 2024	As at March 31, 2023
Less than 1 year	9.00 -12.00%	94,267.28	64,824.55
1 to 3 years	9.00 -12.00%	48,754.87	44,375.75
3 to 5 years	9.00 -12.00%	2,502.00	1,007.50
Above 5 year	9.00 -12.00%	-	-
Total		**1,45,524.15**	**1,10,207.80**

Currency: ₹ in Lakhs

Note 17: Subordinated Liabilities

Particulars	As at March 31, 2024			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Perpetual Debt Instrument (Refer note 17.1)	-	-	-	-
Subordinated Debt- Listed** (Refer note 17.2)	29,784.81	-	-	**29,784.81**
Subordinate Debt -Unlisted ** (Refer note 17.3)	3,144.84	-	-	**3,144.84**
Total (A)	**32,929.65**	**-**	**-**	**32,929.65**
Subordinated Liabilities in India	32,929.65	-	-	**32,929.65**
Subordinated Liabilities outside India	-	-	-	-
Total (B)	**32,929.65**	**-**	**-**	**32,929.65**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Perpetual Debt Instrument (Refer note 17.1)	467.63	-	-	**467.63**
Subordinated Debt- Listed** (Refer note 17.2)	27,649.93	-	-	**27,649.93**
Subordinate Debt -Unlisted ** (Refer note 17.3)	1,908.50	-	-	**1,908.50**
Total (A)	**30,026.06**	**-**	**-**	**30,026.06**
Subordinated Liabilities in India	30,026.06	-	-	**30,026.06**
Subordinated Liabilities outside India	-	-	-	-
Total (B)	**30,026.06**	**-**	**-**	**30,026.06**

**Includes EIR impact of transaction cost

Note 17.1: Perpetual Debt Instrument

The principal amount outstanding of the privately placed Perpetual Debt Instrument as on March 31, 2024 is Nil (March 31, 2023: ₹ 415 Lakhs)

Currency: ₹ in Lakhs

Issue No	Date of Allotment	As at March 31, 2024	As at March 31, 2023	Interest Rates %
1	Jul 2013- Mar 2014	0.00	467.63	13.00%- 14.86%
Total		**0.00**	**467.63**	

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Note 17.2: Subordinated Debt - Public & Listed

The principal amount of outstanding Unsecured Redeemable Non- Convertible Listed Debentures issued as Subordinated Debt which qualifies as Tier II capital under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued through Public Issue stood at ₹21,348.14 Lakhs (March 31, 2023: 21,348.14 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2024	2023		
NCD 10	KFLJS08	09/05/2017	08/07/2024	2,435.62	2,210.40	86 Months	10%
NCD 12	KFLLS07	08/01/2018	07/05/2025	1,864.91	1,864.91	88 Months	10.00%
NCD 12	KFLLS08	08/01/2018	07/05/2025	2,045.55	1,860.63	88 Months	9.91%
NCD 14	KFLNS07	24/09/2018	23/09/2025	726.82	726.82	84 Months	10.25%
NCD 14	KFLNS08	24/09/2018	23/09/2025	3,656.45	3,310.80	84 Months	10%
NCD 15	KFLOS07	31/01/2019	30/01/2026	499.37	499.37	84 Months	10.25%
NCD 15	KFLOS08	31/01/2019	30/01/2026	2,470.77	2,237.21	84 Months	10.41%
NCD 16	KFLPS07	06/05/2019	05/05/2026	412.78	412.78	84 Months	10.25%
NCD 16	KFLPS08	06/05/2019	05/05/2026	2,119.03	1,918.72	84 Months	10.41%
NCD 17	KFLQS07	21/08/2019	20/08/2026	532.89	532.89	84 Months	10.25%
NCD 17	KFLQS08	21/08/2019	20/08/2026	3,031.91	2,745.30	84 Months	10.41%
NCD 19	KFLSS07	29/05/2020	28/05/2027	930.53	930.53	84 Months	10.25%
NCD 19	KFLSS08	29/05/2020	28/05/2027	2,626.82	2,378.50	84 Months	10.41%
NCD 21	KFLUS07	23/01/2021	22/01/2028	1,204.37	1,204.37	84 Months	10.25%
NCD 21	KFLUS08	23/01/2021	22/01/2028	2,184.00	1,977.55	84 Months	10.41%
NCD 22	KFLVS07	29/04/2021	28/10/2026	1,132.18	1,132.18	66 Months	10.25%
NCD 22	KFLVS08	29/04/2021	28/04/2028	1,941.48	1,757.95	84 Months	10.41%
Sub Total				**29,815.48**	**27,700.91**		
Less: EIR impact of transaction cost				(30.67)	(50.98)		
Total				**29,784.81**	**27,649.93**		

Note 17.3: Subordinate Debt -Unlisted

The principal amount of outstanding Unsecured Redeemable Non- Convertible Unlisted Debentures issued as Subordinated Debt which qualifies as Tier II capital under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued through Private Placements stood at ₹3,105.25 Lakhs (March 31, 2023: ₹1,908.50 Lakhs).

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2024	2023		
1	30/04/2022	30/05/2027	790.25	790.25	61 Months	10.00%
2	21/09/2022	20/10/2027	1,118.25	1,118.25	61 Months	10.00%
3	05/07/2023	04/08/2028	813.95	-	61 Months	10.00%
4	17/08/2023	16/09/2028	422.39	-	61 Months	9.00%
Total			**3,144.84**	**1,908.50**		

Note 18: Other Financial Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Auction surplus refundable	204.75	223.24
Unclaimed Matured Non-Convertible Debentures and interest thereon	15.50	32.12
Unclaimed Matured Subordinate debt and interest thereon	3.40	3.40
Perpetual Debt Instrument Payable	0.00	42.37
Total	**223.65**	**301.13**

Note 19: Provisions

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Provision for Employee Benefits – Gratuity (Refer Note 34)	538.39	485.01
Provisions for other assets (Refer Note 19.1)	322.93	322.93
Total	**861.33**	**807.94**

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19.1 The movement in Provisions for other assets during 2023-24 and 2022-23 are as follows

Currency: ₹ in Lakhs

Particulars	Amount
As at April 01, 2022	**322.93**
Additions	-
Reversed	-
As at March 31, 2023	**322.93**
Additions	-
Reversed	-
As at March 31, 2024	**322.93**

Note 20: Other Non-financial liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Statutory dues payable	309.17	291.20
Total	**309.17**	**291.20**

Note : Mainly includes government dues, taxes payable, gst payable and salary deductions payable

Note 21: Share Capital

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2024	2023
Authorized		
50,00,00,000 Equity shares of ₹10/- each	50,000.00	50,000.00
5,00,000 Preference shares of ₹1000/- each	5,000.00	5,000.00
Issued, subscribed, and fully paid up		
22,60,06,939(March 31, 2023: 21,68,79,302) Equity shares of ₹ 10/- each fully paid up	22,600.69	21,687.93
Total Equity	**22,600.69**	**21,687.93**

21.1 Terms/ rights attached to equity shares

The Company has only one class of equity shares having a par value of ₹10/- per share. Upon a show of hands, every member entitled to vote and present in person shall have one vote, and upon a poll, every member entitled to vote and present in person or by proxy shall have one vote, for every share held by him.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

21.2 Details of Equity shareholders holding more than 5% Equity shares in the company

Particulars	As at March 31,			
	2024		2023	
	No. of shares held	% holding in the class	No. of shares held	% holding in the class
Mathew K Cherian	12,84,52,270	56.84%	12,84,52,270	59.23%
Laila Mathew	3,01,48,300	13.34%	3,01,48,300	13.90%
Kosamattam Ventures Private Limited	3,60,00,200	15.93%	3,60,00,200	16.60%

21.3 Reconciliation of the number of Equity shares and of Equity share capital amount outstanding at the beginning and at the end of the year

Currency: ₹ in Lakhs

Particulars	In Numbers	Amount
As at April 01, 2022	**21,68,79,302**	**21,687.93**
No allotments during the year	-	-
As at March 31, 2023	**21,68,79,302**	**21,687.93**
Add: Shares issued on rights issue basis (June 6, 2023) *	52,60,200	526.02
Add: Shares issued on rights issue basis (October 30, 2023) *	38,67,437	386.74
As at March 31, 2024	**22,60,06,939**	**22,600.69**

* Right Issue of 91,27,637 shares were issued during the period F.Y 2023-24

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21.4 The Company has not allotted any share pursuant to contracts without payment being received in cash or as bonus shares nor has it bought back any shares during the preceding period of 5 financial years.

21.5 Shareholding of promoters

Shares held by promoters as on March 31, 2024:

Promoter name	No.of Shares	% of total shares	% Change during the year
Mathew K Cherian	12,84,52,270	56.84%	(4.04%)
Laila Mathew	3,01,48,300	13.34%	(4.04%)
Jilu Saju Varghese	400	Negligible	0.00%

Note 22: Other Equity

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Statutory Reserve		
Balance at the beginning of the year	10,420.59	8,279.52
Add: Transfer from Retained Earnings	2,274.00	2,141.07
Balance at the end of the year	**12,694.59**	**10,420.59**
Capital Reserve		
Balance at the beginning of the year	9.07	9.07
Balance at the end of the year	**9.07**	**9.07**
Revaluation Reserve		
Balance at the beginning of the year	2.45	2.86
Less: Loss on Sale of Building	-	(0.41)
Balance at the end of the year	**2.45**	**2.45**
Securities Premium		
Balance at the beginning of the year	7,068.66	7,068.66
Add: Shares issued on rights issue basis	4,037.80	-
Balance at the end of the year	**11,106.46**	**7,068.66**
Impairment Reserve		
Balance at the beginning of the year	-	4,088.74
Add: Amount transferred from Retained Earnings	-	(4,088.74)
Balance at the end of the year	**-**	**-**
General Reserve		
Balance at the beginning of the year	11,660.97	11,660.97
Balance at the end of the year	**11,660.97**	**11,660.97**
Retained Earnings		
Balance at the beginning of the year	25,645.81	12,992.36
Add: Profit for the year (net of taxes)	**11,370.00**	**10,705.38**
Transfer from Revaluation Reserve	-	0.41
Transfer from Impairment Reserve	-	4,088.74
Less: Appropriation: -		
Transfer to Statutory Reserve	2,274.00	2,141.07
Transfer to Impairment Reserve	-	-
Total appropriations	2,274.00	2,141.07
Balance at the end of the year	**34,741.81**	**25,645.81**
Other Comprehensive Income		
Balance at the beginning of the year	(93.77)	(87.69)
Add: Addition during the year	37.12	(6.08)
Balance at the end of the year	**(56.65)**	**(93.77)**
Total	**70,158.69**	**54,713.78**

Note 22.1: Nature and purpose of reserve

Statutory reserve

Statutory Reserve represents the Reserve Fund created under Section 45 IC of the Reserve Bank of India Act, 1934. Accordingly, an amount of ₹2,274.00 Lakhs (March 31, 2023 ₹2,141.07 Lakhs) representing 20% of Profit for the period is transferred to the fund for the year.

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This reserve fund can be utilized only for limited purposes as specified by RBI from time to time and every such utilization shall be reported to the RBI within specified period of time from the date of such utilization.

Capital Reserve
Represents reserve created on account of merger/amalgamation as well as the mandatory transfer of a certain percentage of profits before declaring or paying any dividends, in accordance with the provisions of Section 205 (2A) of the Companies Act, 1956.

Revaluation Reserve
Revaluation Reserve records the upward revaluation of assets /liabilities of the Company to their current fair market value, representing unrealized gains/losses.

Securities Premium
This Reserve represents the premium on the issue of equity shares and can be utilized in accordance with the provisions of the Companies Act, 2013.

Impairment Reserve
In accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the company provided impairment allowances as required by Ind AS. Simultaneously, the company determined asset classification and computed impairment provisions based on the applicable prudential norms of Income Recognition, Asset Classification, and Provisioning (IRACP). A comparison between the provisions required under IRACP and the impairment allowances made under Ind AS 109 has been disclosed in Note No. 46.

Furthermore, in accordance with RBI regulations, the company consistently allocated the difference between the impairment allowance calculated under Ind AS 109 and the provisioning required under IRACP for Credit Losses from the net profit after tax to the 'Impairment Reserve.' This practice has been followed by the company from the fiscal year 2019-20 until the fiscal year 2021-22.

During the fiscal year 2022-23, the Expected Credit Loss (ECL) model was updated, resulting in the Impairment Allowance determined under the provisions of Ind AS 109 exceeding the Impairment Allowance under IRACP. Given that the ECL Provision surpassed the IRACP requirement, the need to maintain an Impairment Reserve was no longer applicable. Consequently, the balance of the Impairment Reserve was reversed out and transferred to Retained Earnings.

In the current fiscal year, there has been no change in the impairment reserve.

General Reserve
Under the erstwhile Companies Act 1956, general reserve was created through an annual transfer of profit for the period at a specified percentage in accordance with applicable regulations. Consequent to introduction of Companies Act 2013, the requirement to mandatorily transfer a specified percentage of the net profit to general reserve has been withdrawn. However, the amount previously transferred to the general reserve can be utilised only in accordance with the specific requirements of Companies Act, 2013.

Retained earnings
This Reserve represents the cumulative profits of the Company. This Reserve can be utilized in accordance with the provisions of the Companies Act, 2013.

Other Comprehensive Income

Remeasurement of defined benefit plans
It represents the gain/(loss) on re-measurement of Defined Benefit Obligation and Plan assets

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Note 23: Interest Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,					
	2024			2023		
	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss
Interest on Loans						
Gold loans	-	82,458.55	-	-	75,761.96	-
Other loans	-	98.13	-	-	382.40	-
Interest on deposits with banks	-	2,718.65	-	-	1,596.55	-
Interest on fair value of deposit	-	123.79	-	-	110.65	-
Total		**85,399.12**	**-**	**-**	**77,851.56**	**-**

Note 24: Fees and commission Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2024	2023
Commissions	41.37	14.86
Demat Services	11.80	16.39
Insurance Services	2.37	2.01
Money Transfer Services	14.98	19.43
Ancillary Charges on Loan	310.33	313.36
Others	3.87	4.60
Total	**384.72**	**370.65**

Note 24.1

Disclosure As Per Insurance Regulatory and Development Authority of India (Registration of Corporate Agents) Regulations, 2015:

Detail of income received from insurers:

Currency: ₹ in Lakhs

Name of Insurer	Year ended March 31	
	2024	2023
LIC of India	2.37	1.96
HDFC Life Insurance	-	0.05
Total	**2.37**	**2.01**

Note 25: Other Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2024	2023
Net gain / (loss) on derecognition of property, plant and equipment	2.91	3.34
Net gain on foreign currency transaction and translation	15.49	19.65
Interest on Income-tax refund	91.48	8.88
Total	**109.88**	**31.87**

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Note 26: Finance Cost

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024		2023	
	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost
Interest on debt securities	-	23,166.05	-	23,771.29
Interest on borrowings (other than debt securities)	-	22,836.53	-	14,957.90
Interest on subordinated liabilities	-	3,198.91	-	3,302.48
Interest on lease liability	-	421.91	-	454.96
Bank charges	-	1,540.14	-	843.90
Total	**-**	**51,163.54**	**-**	**43,330.53**

Note 27: Impairment on financial instruments

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024		2023	
	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost
Loan Assets	-	827.84	-	2,781.27
Bad Debts Written Off	-	185.46	-	-
Other Assets	-	(0.17)	-	24.80
Total	**-**	**1,013.13**	**-**	**2,806.07**

Note 28: Employee Benefits Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Salaries and Wages	10,021.03	9,501.55
Contribution to Provident and Other Funds	573.60	556.06
Provision for Gratuity (Refer Note 34)	152.27	126.13
Staff Welfare Expense	148.95	146.06
Total	**10,895.85**	**10,329.80**

Note 29: Depreciation, amortization and impairment

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Depreciation of property, plant and equipment	983.95	997.72
Depreciation on Right of use assets	1,968.67	1,861.00
Amortization of intangible assets	52.32	45.19
Less: Depreciation adjusted against Windmill Income	(38.63)	(49.90)
Less: Depreciation adjusted against Estate Income	(8.73)	(8.67)
Add: Impairment of property, plant and equipment	-	33.60
Total	**2,957.58**	**2,878.94**

Note 30: Other Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Advertisement and publicity	823.78	949.20
Annual Maintenance Charges	82.52	217.83
Auditors' fees and expenses (Refer note 30.1)	34.15	44.72
CSR Expenses (Refer note 30.2)	232.37	197.05
Donation	49.73	20.08
Electricity & Water Charges	239.31	252.50

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GST	448.90	446.80
Insurance	23.95	26.99
Office Expenses	156.29	179.64
Printing and Stationery	311.38	266.83
Legal & Professional Charges	855.25	574.41
Rates and Taxes	42.15	34.96
Rating Fee	138.17	114.17
Repairs & Maintenance	197.97	199.16
Remuneration to Non-executive Directors	8.05	5.55
Security Charges	158.13	151.01
Communication Costs	157.29	165.40
Travelling Expenses	285.22	258.07
Trustee Remuneration	39.28	31.61
Vehicle Expenses	28.21	40.57
Windmill (income) / expenses (Refer note 30.3)	(7.78)	15.74
Estate Expenses (Refer note 30.4)	131.84	180.31
Total	**4,436.16**	**4,372.60**

Note 30.1: Auditor's fees and expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2024	2023
For Statutory Audit	23.60	23.60
For Taxation Matters	4.13	4.13
For Other Services	5.12	11.83
For Reimbursement of Expenses	1.30	5.16
Total	**34.15**	**44.72**

Note 30.2: Expenditure on Corporate Social Responsibility

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2024	2023
a) Gross amount required to be spent by the Company during the year	232.36	197.05
b) Amount spent during the period	232.37	197.05
c) Shortfall /(Excess) at the end of the year	(0.01)	-
d) Total of previous years shortfalls	-	-
e) Reason for shortfall	-	-
f) Nature of CSR activities	Refer Note 30.2(a)	
g) Details of related party transactions	-	-
h) Provision made during the year	-	-

The Company has constituted CSR Committee and has undertaken CSR activities in accordance with Schedule VII of the Companies Act, 2013.

Note 30.2(a)

Promoting health care including preventive health care, Training to promote rural sports, Setting up of homes for women, Eradicating hunger, Promoting education, Empowering women.

***Nature of CSR activities during the year**

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Healthcare Activities	0.70	-
Setting up Houses	-	1.00
Environment & Sustainable Development	25.00	-
Promoting Education	0.67	4.05
Women Empowerment	206.00	128.00
Employment Enhancement	-	64.00
Total	**232.37**	**197.05**

** No payments have been made via cash*

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Note 30.3: Windmill Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Income from Windmill	58.57	45.59
Depreciation - Windmill	(38.63)	(49.90)
AMC Charges	(12.16)	(11.43)
Total	**7.78**	**(15.74)**

Note 30.4: Estate Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Income from Estate	151.81	37.42
Depreciation - Estate	(8.73)	(8.67)
Estate Expense	(274.92)	(209.06)
Total	**(131.84)**	**(180.31)**

Note 31: Tax Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Current tax	**4,101.83**	**4,188.73**
Adjustment in respect of income tax of earlier year	-	(15.32)
Deferred tax relating to origination and reversal of temporary differences	(44.36)	(342.65)
Income tax expense reported in statement of profit and loss	**4,057.47**	**3,830.76**
Income tax recognized in other comprehensive income (OCI)	-	-
Deferred tax related to items recognized in OCI during the period:	-	-
- Actuarial (gain)/loss moved from Profit and Loss	-	-
- Re measurement of defined benefit plans	(12.48)	2.05
Income tax charged to OCI	**(12.48)**	**2.05**

Reconciliation of the total tax charge:

The tax charge shown in the Statement of Profit and Loss differ from the tax charge that would apply if all the profits had been charged at India corporate tax rate.

A reconciliation between the tax expense and the accounting profit multiplied by India's domestic tax rate for the year ended March 31, 2024 and year ended March 31, 2023 is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	2023
Accounting profit before tax	15,427.46	14,536.14
Applicable tax rate	25.168%	25.168%
Computed tax for the year	**3,882.78**	**3,658.45**
Rate Difference	-	-
Tax paid for earlier periods	-	(15.32)
DTA not recognised earlier	73.43	74.35
Long Term Capital Gains	-	5.19
Dividend on CCPS	-	-
Exempt income	30.98	45.83
Donation and CSR	71.00	54.65
Others	(0.72)	7.61
Income tax expense reported in the Statement of Profit and Loss	**4,057.47**	**3,830.76**
Effective Income Tax Rate	**26.30%**	**26.35%**

As per amendment u/s 115BAA of Income Tax Act 1961, existing Domestic Companies are provided with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The Company, vide the provisions of this section, has irreversibly opted for the new tax rate of 25.168% inclusive of surcharge @ 10% and cess @ 4%.

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Note 31.1: Deferred Tax

The following table shows deferred tax recorded in the balance sheet and changes recorded in the Income-tax expense:

Currency: ₹ in Lakhs

Deferred Tax Assets/(Liabilities)	As at March 31,	
	2024	2023
Depreciation and Amortisation	744.66	713.69
Provision against loans	774.14	774.14
Fair value gain/(loss) on security deposits	53.71	50.87
Right of use assets / (liability	66.05	63.86
Provision for retirement benefits	135.50	122.07
Provision Others	81.28	81.28
Amortisation of processing fees expenses as per EIR	(562.70)	(545.15)
Deferred Tax Assets (net)	**1,292.64**	**1,260.76**

Reconciliation of deferred tax assets/(liabilities)

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2024	2023
Opening balance	1,260.76	916.06
Tax income/(expense) during the year recognized in Statement of Profit and Loss	44.36	342.65
MAT utilized for tax payment	-	-
Tax income/(expense) during the year recognized in OCI	(12.48)	2.05
Closing balance	**1,292.64**	**1,260.76**

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Notes 31.2 Turnover for Goods & Services Tax

Currency: ₹ in Lakhs

Particulars	Andhra Pradesh	Delhi	Gujarat	Karnataka	Kerala	Maharashtra	Puducherry	Tamil Nadu	Telangana	Uttar Pradesh	Total
Interest Income	4,976.73	565.61	1.50	12,620.64	18,729.58	588.49	226.36	41,946.39	1,336.95	12.11	**81,004.36**
Auction Proceeds of Gold *	677.65	211.87	3.30	1,089.79	377.58	70.63	8.20	3,188.81	139.28	-	**5,767.11**
Commissions	4.48	0.16	-	11.39	7.14	0.25	0.32	17.49	0.15	-	**41.38**
Demat Services	0.03	-	-	0.12	11.50	0.01	0.01	0.11	0.01	-	**11.79**
Insurance Services	-	-	-	-	2.37	-	-	-	-	-	**2.37**
Money Transfer Services	-	-	-	-	14.98	-	-	-	-	-	**14.98**
PAN Card Services**	-	-	-	1.19	3.30	-	-	0.18	-	-	**4.67**
Ticket Booking Services**	-	-	-	-	17.98	-	-	-	-	-	**17.98**
Ancillary Charges on Loan	26.29	2.40	-	55.00	74.30	2.15	0.97	145.89	3.31	0.01	**310.32**
Interest on Bank Deposit	-	-	-	-	2,718.65	-	-	-	-	-	**2,718.65**
Foreign Exchange Services***	-	-	-	-	6.03	-	-	-	-	-	**6.03**
Income from Power Generation	-	-	-	-	58.57	-	-	-	-	-	**58.57**
Agriculture Income	-	-	-	-	151.81	-	-	-	-	-	**151.81**
Sale / Transfer of Fixed Assets	0.06	-	-	0.50	60.76	-	-	1.51	-	-	**62.83**
Total	**5,685.24**	**780.04**	**4.80**	**13,778.63**	**22,234.55**	**661.53**	**235.86**	**45,300.38**	**1,479.70**	**12.12**	**90,172.85**

Note:

*Auction proceeds of Gold has been netted off with the outstanding value of such loan and shown as Interest Income in the Profit and Loss A/c

**Costs related to the particular income has been netted off in the Profit and Loss A/c

***Taxable value is taken as 1% of the gross amount of Indian Rupees provided/received (transactions with authorized dealers are excluded as it is exempted) while foreign exchange gain has been shown in the Profit and Loss A/c

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Note 32: Earnings per share

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Net profit attributable to ordinary equity holders	11,369.99	10,705.38
Weighted average number of equity shares for basic earnings per share(nos.)	22,28,09,487	21,68,79,302
Earnings per share:		
Basic earnings per share (₹)	**5.10**	**4.94**

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Net profit attributable to ordinary equity holders	11,369.99	10,705.38
Add: Dividend on CCPS	-	-
Adjusted profit for diluted earnings per share	**11,369.99**	**10,705.38**
Weighted average number of equity shares for basic earnings per share (nos.)	22,28,09,487	21,68,79,302
Effect of dilution:	-	-
Weighted average number of equity shares for diluted earnings per share (nos.)	**22,28,09,487**	**21,68,79,302**
Earnings per share:		
Diluted earnings per share (₹)	**5.10**	**4.94**

Note 33: Assets pledged as security

The carrying amounts of assets pledged as security for debt securities as well as secured borrowings are as below

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Financial assets		
Cash and cash equivalents	2,738.22	3,772.30
Bank Balance other than above	41,428.86	33,352.78
Receivables	50.23	15.76
Loans	5,31,034.74	4,84,569.06
Other Financial assets	-	-
Non-financial Assets		
Other non-financial assets	1,226.96	1,180.53
Total	**5,76,479.01**	**5,22,890.43**

Above assets have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured borrowings.

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Land	5,538.35	5,538.35
Building	238.50	238.50
Vehicle *	60.98	65.54
Furniture & Fixtures *	2,227.20	2,271.60
Electrical Fittings*	623.31	638.76
Computer and Accessories *	219.01	230.10
Total	**8,907.35**	**8,982.85**

Land and Building as above have been provided as collateral Security to the South Indian bank Ltd and Karur Vysya Bank. for the limit provided as Cash credit to the company and to Vistra ITCL (India) Limited for the Public issue of Non-Convertible Debentures by the Company.

Furniture & Fixtures include an amount of ₹1,080.92 Lakhs, with respect to which the Income Tax Department has first charge u/s 281 of the Income Tax Act, 1961.

*These assets (Excluding Furniture & Fixtures amounts to ₹1,080.92 Lakhs) have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured bank borrowings.

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Note 34: Retirement Benefit Plan

Defined Contribution Plan

The Company makes contributions to Provident Fund which are defined contribution plan for qualifying employees. The Company recognized ₹439.82 Lakhs (March 31, 2023: ₹418.07 Lakhs) for Provident Fund contributions in the statement of profit and loss.

Defined Benefit Plan

The Company has a defined benefit gratuity plan. The gratuity plan is governed by the Payment of Gratuity Act, 1972. Every employee who has completed five years or more of service gets a gratuity on leaving the service of the company at 15 days salary (last drawn salary) for each completed year of service. Gratuity liability is unfunded.

The following tables summarise the components of net benefit expense recognized in the statement of profit and loss and the funded status and amounts recognized in the balance sheet for the gratuity plan.

Net liability/(assets) recognized in the Balance Sheet — Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Present value of obligations	538.39	485.01
Fair value of plan assets	-	-
Defined Benefit obligation/(asset)	**538.39**	**485.01**

Net benefit expense recognized in the statement of profit and loss — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Current service cost	119.12	98.65
Past service cost	-	-
Net Interest on net defined benefit liability/ (asset)	33.15	27.47
Net benefit expense	**152.27**	**126.12**

Details of changes in the present value of defined benefit obligations as follows: — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Present value of defined benefit obligation at the beginning of the year	485.01	404.02
Current service cost	119.12	98.65
Past Service Cost	-	-
Interest cost on benefit obligations	33.15	27.48
Re-measurements:	-	-
a. Actuarial loss/(gain) arising from changes in demographic assumptions	-	-
b. Actuarial loss/ (gain) arising from changes in financial assumptions	11.93	3.79
c. Actuarial gain/(loss) arising due to plan experience	(61.54)	4.34
Benefits paid	(49.28)	(53.27)
Present value of defined benefit obligation at the end of the year	**538.39**	**485.01**

Remeasurement gain/ (loss) in other comprehensive income (OCI) — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Re-measurements on defined benefit obligation		
Actuarial loss/(gain) arising from changes in demographic assumptions	-	-
Actuarial gain/(loss) arising from changes in financial assumptions	11.93	3.79
Actuarial gain/(loss) arising due to plan experience	(61.54)	4.34
Re-measurements on plan assets		
Return on Plan assets, excluding amount included in net interest on the net defined benefit liability/(asset)	-	-
Actuarial gain /(loss) (through OCI)	**(49.60)**	**8.13**

The principal assumptions used in determining gratuity obligations for the Company's plans are shown below:

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Particulars	As at March 31, 2024	As at March 31, 2023
Salary Growth Rate	5.00%	5.00%
Discount Rate	6.97%	7.20%
Mortality	Indian Lives Mortality (2012-14) Ultimate Table	
Attrition Rate	Modified q(x) values as per above Mortality Table	
Withdrawal Rate	Modified version of above Table	
Estimated term of liability in years	**11.22**	**12.90**

A quantitative sensitivity analysis for significant assumptions as at March 31, 2024, and March 31, 2023, are as shown below:

Currency: ₹ in Lakhs

Assumptions	Sensitivity Level	As at March 31, 2024	As at March 31, 2023
Discount Rate	Increase by 1%	490.56	440.92
Discount Rate	Decrease by 1%	594.63	536.82
Salary Increase	Increase by 1%	595.20	537.50
Salary Increase	Decrease by 1%	489.30	439.67
Employee Turnover	Increase by 1%	545.41	492.76
Employee Turnover	Decrease by 1%	529.53	475.31

The sensitivity is performed on the DBO at the respective valuation date by modifying one parameter whilst retaining other parameters constant. There are no changes from the previous period to the methods and assumptions underlying the sensitivity analysis. The estimates of future salary increase, considered in actuarial valuation, take account of inflation, seniority, promotion, and other relevant factors, such as supply and demand in the employment market.

The principal assumptions used in determining retirement benefit obligations for the Company's plans are shown below:

The discount rate is based on the prevailing market yields of Government of India securities as at the balance sheet date for the estimated term of the obligations. The estimate of future salary increases considered, takes into account inflation, seniority, promotion, increments, mortality, withdrawals, and other relevant factors.

Note 35: Maturity analysis of assets and liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024			As at March 31, 2023		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets						
Financial assets						
Cash and cash equivalents	2,738.22	-	**2,738.22**	3,772.30	-	**3,772.30**
Bank Balance other than above	35,170.25	6,482.26	**41,652.51**	27,430.24	6,181.30	**33,611.54**
Trade receivables	47.43	-	**47.43**	15.76	-	**15.76**
Other receivables	2.81	-	**2.81**	-	-	**-**
Loans	5,29,583.97	8,676.13	**5,38,260.10**	4,82,476.72	8,489.86	**4,90,966.58**
- Adjustment on account of EIR/ECL	(7,225.36)	-	**(7,225.36)**	(6,397.52)	-	**(6,397.52)**
Other financial assets	-	1,357.33	**1,357.33**	-	1,360.33	**1,360.33**
Non-financial Assets						
Current tax assets (net)	1,604.79	-	**1,604.79**	994.75	-	**994.75**
Deferred tax assets (net)	-	1,292.64	**1,292.64**	-	1,260.76	**1,260.76**
Property, plant, and equipment	-	11,901.07	**11,901.07**	-	12,015.75	**12,015.75**
Capital Work in Progress	-	-	**-**	-	-	**-**
Right of use assets	-	3,831.41	**3,831.41**	-	3,909.87	**3,909.87**
Other intangible assets	-	238.53	**238.53**	-	253.33	**253.33**
Other non-financial assets	1,226.96	1,650.04	**2,877.00**	1,180.53	1,490.15	**2,670.68**
Total Assets	**5,63,149.07**	**35,429.41**	**5,98,578.48**	**5,09,472.78**	**34,961.35**	**5,44,434.13**

Currency: ₹ in Lakhs

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Particulars	As at March 31, 2024			As at March 31, 2023		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Liabilities						
Financial Liabilities						
Payables	221.05	-	**221.05**	713.83	-	**713.83**
Debt Securities	54,163.28	1,64,020.01	**2,18,183.29**	68,049.26	1,70,873.46	**2,38,922.72**
- Adjustment on account of EIR	(25.44)	(428.64)	**(454.08)**	(19.92)	(396.49)	**(416.41)**
Borrowings (other than debt securities)	1,98,194.32	51,256.87	**2,49,451.19**	1,47,839.12	45,383.24	**1,93,222.36**
Subordinated Liabilities	2,475.21	30,485.11	**32,960.32**	467.63	29,609.41	**30,077.04**
- Adjustment on account of EIR	-	(30.67)	**(30.67)**	-	(50.98)	**(50.98)**
Lease Liabilities	1,635.22	2,458.63	**4,093.85**	1,591.17	2,572.42	**4,163.59**
Other Financial liabilities	223.65	-	**223.65**	301.13	-	**301.13**
Non-financial Liabilities						
Provisions	376.36	484.97	**861.33**	356.06	451.88	**807.94**
Other non-financial liabilities	309.17	-	**309.17**	291.20	-	**291.20**
Total Liabilities	**2,57,572.82**	**2,48,246.28**	**5,05,819.10**	**2,19,589.48**	**2,48,442.94**	**4,68,032.42**
Net	**3,05,576.25**	**(2,12,816.87)**	**92,759.38**	**2,89,883.30**	**(2,13,481.59)**	**76,401.71**

Note 36: Change in liabilities arising from financing activities disclosed as per Ind AS 7, Cash flow statement

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	Cash Flows	Others	2024
Debt Securities	2,38,506.31	(20,334.11)	(442.99)	2,17,729.21
Borrowings other than debt securities	1,93,222.36	56,228.83	-	2,49,451.19
Subordinated Liabilities	30,026.06	781.75	2,121.84	32,929.65
Lease Liabilities	4,163.59	2,246.79	(2,316.53)	4,093.85
Total liabilities from financing activities	**4,65,918.32**	**38,923.26**	**(637.68)**	**5,04,203.90**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2022	Cash Flows	Others	2023
Debt Securities	2,23,564.73	17,529.60	(2,588.02)	2,38,506.31
Borrowings other than debt securities	1,31,944.31	61,278.05	-	1,93,222.36
Subordinated Liabilities	30,014.98	(720.09)	731.17	30,026.06
Lease Liabilities	3,911.13	2,143.31	(1,890.85)	4,163.59
Total liabilities from financing activities	**3,89,435.15**	**80,230.87**	**(3,747.70)**	**4,65,918.32**

Note 37: Contingent liabilities and commitments

Contingent Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	2023
(i) Contingent Liabilities		
(a) Claims against the company not acknowledged as debt		
(i) Income Tax Demands	1,337.62	1,337.62
(ii) GST Demands	2.56	-
(iii) Sales Tax Demands	83.36	83.36
Total	**1,423.54**	**1,420.98**

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Note 38: Related Party Disclosures

Names of Related parties

	(A) Subsidiaries	
1	NIL	
	(B) Key Managerial Personnel	Designation
1	Mathew K Cherian (Promoter)	Chairman cum Managing Director
2	Laila Mathew (Promoter)	Whole time Director
3	C. Thomas John	Independent Director
4	Paul Jose Maliakal	Independent Director
5	Sebastian Kurian	Independent Director
6	Annamma Varghese C	Chief Financial Officer
7	Sreenath Palakkattillam	Company Secretary
	(C) Enterprises owned or significantly influenced by Key Managerial Personnel or their relatives	
1	Kosamattam Builders Private Limited	
2	Kosamattam Ventures Private Limited (Promoter Group)	
3	Kosamattam Builders	
4	Kosamattam Security Systems	
5	Kosamattam Traders LLP	
6	Kosamattam Nidhi Limited	
7	MKC Trust	
	(D) Relatives of Key Managerial Personnel (The parties with whom transactions were entered)	
1	Milu Mathew D/o Mathew K Cherian	
2	Bala Mathew D/o Mathew K Cherian	
3	Saju Varghese John H/o Jilu Saju Varghese	
4	George Thomas Son-in-law of Mathew K Cherian and Laila Mathew	
5	Tom George Kavalam Son-in-law of Mathew K Cherian and Laila Mathew	
6	Krishnan P F/o Sreenath Palakkattillam	
7	Sreekanth P B/o Sreenath Palakkattillam	
8	Gija Joy D/o Annamma Varghese	

Related Party transactions during the year:

The Company has not granted any loan/advance to promoters, directors, KMPs nor related parties either severally or jointly with any other person which is repayable on demand or without specifying any terms or period of payment

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Currency: ₹ in Lakhs

Particulars	Related Party										Total	
	Key Management Personnel (KMP)				Relatives of Key Management Personnel				Others			
	Director		Other KMP		Director		Other KMP		Entities over which Key Management Personnel and their relatives are able to exercise significant influence			
	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023
Related Party Transactions during the period												
Interest paid on NCD - Listed	-	-	0.03	0.10	17.09	15.82	1.60	1.80	-	-	18.72	17.72
Sreenath Palakkattillam	-	-	0.03	0.10	-	-	-	-	-	-	0.03	0.10
Milu Mathew	-	-	-	-	3.31	3.31	-	-	-	-	3.31	3.31
Bala Mathew	-	-	-	-	0.93	0.81	-	-	-	-	0.93	0.81
Saju Varghese	-	-	-	-	0.46	0.77	-	-	-	-	0.46	0.77
George Thomas	-	-	-	-	9.96	8.77	-	-	-	-	9.96	8.77
Tom George Kavalam	-	-	-	-	2.43	2.16	-	-	-	-	2.43	2.16
Sreekanth P	-	-	-	-	-	-	1.07	1.49	-	-	1.07	1.49
Gija Joy	-	-	-	-	-	-	0.53	0.31	-	-	0.53	0.31
Directors Remuneration	1,046.00	1,016.00	-	-	-	-	-	-	-	-	1,046.00	1,016.00
Mathew K Cherian	535.00	520.00	-	-	-	-	-	-	-	-	535.00	520.00
Laila Mathew	511.00	496.00	-	-	-	-	-	-	-	-	511.00	496.00
Salaries and Allowances	8.05	5.55	23.11	22.13	16.69	16.02	-	-	-	-	47.85	43.70
C. Thomas John	4.00	2.90	-	-	-	-	-	-	-	-	4.00	2.90
Paul Jose Maliakal	2.35	1.55	-	-	-	-	-	-	-	-	2.35	1.55
Sebastian Kurian	1.70	1.10	-	-	-	-	-	-	-	-	1.70	1.10
Annamma Varghese C	-	-	9.75	9.46	-	-	-	-	-	-	9.75	9.46
Sreenath Palakkattillam	-	-	13.36	12.67	-	-	-	-	-	-	13.36	12.67
Milu Mathew	-	-	-	-	5.42	5.01	-	-			5.42	5.01
Saju Varghese	-	-	-	-	3.60	3.60	-	-			3.60	3.60
George Thomas	-	-	-	-	7.67	7.41	-	-			7.67	7.41

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Loans Given	-	-	-	-	700.00	-	-	-	-	-	700.00	-
Milu Mathew	-	-	-	-	700.00	-	-	-	-	-	700.00	-
Loans Repaid	-	-	-	-	700.00	192.66	-	-	-	-	700.00	192.66
Milu Mathew	-	-	-	-	700.00	192.66	-	-	-	-	700.00	192.66
Purchase of Listed NCD of the Company	-	-	-	-	10.00	43.30	-	1.75	-	-	10.00	45.05
Bala Mathew					-	9.00	-	-	-	-	-	9.00
Saju Varghese					-	10.00	-	-	-	-	-	10.00
George Thomas					10.00	13.30	-	-	-	-	10.00	13.30
Tom George Kavalam					-	11.00	-	-	-	-	-	11.00
Gija Joy					0	-	-	1.75	-	-	-	1.75
Redemption of Listed NCD of the Company	-	-	-	0.80	11.50	11.00	2.15	4.09	-	-	13.65	15.89
Sreenath Palakkattillam	-	-	-	0.80	-	-	-	-	-	-	-	0.80
Sreekanth P	-	-	-	-	-	-	2.15	4.09	-	-	2.15	4.09
Saju Varghese	-	-	-	-	10.00	-	-	-	-	-	10.00	-
George Thomas	-	-	-	-	1.50	11.00	-	-	-	-	1.50	11.00
Interest received on Loan	-	-	-	-	84.46	98.26	-	-	-	-	84.46	98.26
Milu Mathew	-	-	-	-	84.46	98.26	-	-	-	-	84.46	98.26
Rent paid	130.25	129.70	-	-	-	-	-	-	-	-	130.25	129.70
Mathew K Cherian	130.25	129.70	-	-	-	-	-	-	-	-	130.25	129.70
Rent deposit repaid by directors a nd relatives	-	18.15	-	-	-	-	-	-	-	-	-	18.15
Mathew K Cherian	-	18.15	-	-	-	-	-	-	-	-	-	18.15
Rent deposit given	-	0.50	-	-	-	-	-	-	-	-	-	0.50
Mathew K Cherian	-	0.50	-	-	-	-	-	-	-	-	-	0.50
Purchase of Fixed Assets	-	-	-	-	-	-	-	-	142.87	152.65	142.87	152.65
Kosamattam Security Systems	-	-	-	-	-	-	-	-	142.87	152.65	142.87	152.65
Rendering of Service	-	-	-	-	-	-	-	-	35.12	195.71	35.12	195.71
Kosamattam Security Systems	-	-	-	-	-	-	-	-	35.12	195.71	35.12	195.71
Balance outstanding as at the year-end: Asset/(Liability)												
Investments in Equity Shares	(15,860.06)	(15,860.10)	-	-	(12.58)	(12.54)	-	-	(3,600.02)	(3,600.02)	(19,472.66)	(19,472.66)
Mathew K Cherian	(12,845.23)	(12,845.23)	-	-	-	-	-	-	-	-	(12,845.23)	(12,845.23)
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	(3,014.83)	(3,014.83)

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Jilu Saju varghese	-	(0.04)	-	-	(0.04)	-	-	-	-	-	(0.04)	(0.04)
Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	(3.14)	(3.14)
Saju varghese	-	-	-	-	(9.38)	(9.38)	-	-	-	-	(9.38)	(9.38)
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,600.02)	(3,600.02)	(3,600.02)	(3,600.02)
NCD - Listed	-	-	(0.20)	(0.20)	(128.30)	(129.80)	(9.60)	(12.45)	-	-	(138.10)	(142.45)
Sreenath Palakkattillam	-	-	(0.20)	(0.20)	-	-	-	-	-	-	(0.20)	(0.20)
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	(23.00)	(23.00)
Bala Mathew	-	-	-	-	(9.00)	(9.00)	-	-	-	-	(9.00)	(9.00)
Saju Varghese	-	-	-	-	-	(10.00)	-	-	-	-	-	(10.00)
George Thomas	-	-	-	-	(75.30)	(66.80)	-	-	-	-	(75.30)	(66.80)
Tom George Kavalam	-	-	-	-	(21.00)	(21.00)	-	-	-	-	(21.00)	(21.00)
Sreekanth P	-	-	-	-	-	-	(5.90)	(8.05)	-	-	(5.90)	(8.05)
Gija Joy	-	-	-	-	-	-	(3.70)	(4.40)	-	-	(3.70)	(4.40)
Rent Deposit	60.77	60.77	-	-	-	-	-	-	-	-	60.77	60.77
Mathew K Cherian	60.77	60.77	-	-	-	-	-	-	-	-	60.77	60.77
Loans	-	-	-	-	700.00	700.00	-	-	-	-	700.00	700.00
Milu Mathew	-	-	-	-	700.00	700.00	-	-	-	-	700.00	700.00
Advance for purchase of Goods & Services	-	-	-	-	-	-	-	-	20.30	19.98	20.30	19.98
Kosamattam Security Systems	-	-	-	-	-	-	-	-	20.30	19.98	20.30	19.98
Amount receivable/(payable) to Related Parties - Net	(15,799.29)	(15,799.33)	(0.20)	(0.20)	559.12	557.66	(9.60)	(12.45)	(3,579.72)	(3,580.04)	(18,829.69)	(18,834.35)
Maximum Balance Outstanding during the year												
Investments in Equity Shares	(15,860.06)	(15,860.10)	-	-	(12.58)	(12.54)	-	-	(3,600.02)	(3,600.02)	(19,472.66)	(19,472.66)
Mathew K Cherian	(12,845.23)	(12,845.23)	-	-	-	-	-	-	-	-	(12,845.23)	(12,845.23)
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	(3,014.83)	(3,014.83)
Jilu Saju varghese	-	(0.04)	-	-	(0.04)	-	-	-	-	-	(0.04)	(0.04)
Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	(3.14)	(3.14)
Saju varghese	-	-	-	-	(9.38)	(9.38)	-	-	-	-	(9.38)	(9.38)
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)

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Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,600.02)	(3,600.02)	(3,600.02)	(3,600.02)
NCD - Listed	-	-	(0.20)	(1.00)	(139.80)	(135.80)	(12.45)	(13.96)	-	-	(152.45)	(150.76)
Sreenath Palakkattillam	-	-	(0.20)	(1.00)	-	-	-	-	-	-	(0.20)	(1.00)
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	(23.00)	(23.00)
Bala Mathew	-	-	-	-	(9.00)	(9.00)	-	-	-	-	(9.00)	(9.00)
Saju Varghese	-	-	-	-	(10.00)	(10.00)	-	-	-	-	(10.00)	(10.00)
George Thomas	-	-	-	-	(76.80)	(72.80)	-	-	-	-	(76.80)	(72.80)
Tom George Kavalam	-	-	-	-	(21.00)	(21.00)	-	-	-	-	(21.00)	(21.00)
Sreekanth P	-	-	-	-	-	-	(8.05)	(9.56)	-	-	(8.05)	(9.56)
Gija Joy							(4.40)	(4.40)			(4.40)	(4.40)
Rent Deposit	60.77	78.91	-	-	-	-	-	-	-	-	60.77	78.91
Mathew K Cherian	60.77	78.91	-	-	-	-	-	-	-	-	60.77	78.91
Loans	-	-	-	-	700.00	892.66	-	-	-	-	700.00	892.66
Milu Mathew	-	-	-	-	700.00	892.66	-	-	-	-	700.00	892.66
Advance for purchase of Goods & Services	-	-	-	-	-	-	-	-	97.63	134.92	97.63	134.92
Kosamattam Security Systems	-	-	-	-	-	-	-	-	97.63	134.92	97.63	134.92
Total	(15,799.29)	(15,781.19)	(0.20)	(1.00)	547.62	744.32	(12.45)	(13.96)	(3,502.39)	(3,465.10)	(18,766.71)	(18,516.93)

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Note 39: Capital Management

Capital Management

The primary objective of the Company's capital management policy is to ensure that the Company complies with externally imposed capital requirements and maintains strong credit ratings and healthy capital ratios in order to support its business and to maximize shareholder value

The Company manages its capital structure and makes adjustments to it in light of changes in economic conditions and requirements of the financial covenants. In order to maintain or adjust the capital structure, the Company may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes have been made to the objectives, policies and processes from the previous years. However, they are under constant review by the Board.

Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance (if above 25%)
Capital to risk-weighted assets ratio (CRAR)	1,01,948.34	5,53,408.05	18.42%	17.71%	4.02%	
Tier I CRAR	89,442.66	5,53,408.05	16.16%	14.56%	11.00%	
Tier II CRAR	12,505.68	5,53,408.05	2.26%	3.15%	(28.26%)	*
Liquidity Ratio	22,000.18	11,276.34	195.10%	240.98%	(19.04%)	

**The variance in the CRAR of Tier II capital is at 28.27%, primarily due to the change in subordinate debt.*

Regulatory capital consists of Tier1 capital which comprises share capital, share premium, and retained earnings including current year profit less accrued dividends. Certain adjustments are made to Ind AS–based results and reserves, as prescribed by the Reserve Bank of India. The other component of regulatory capital is Tier 2 capital instruments.

Note 40: Fair Value Measurement

Fair value of financial instruments not measured at fair value

Set out below is a comparison, by class, of the carrying amounts and fair values of the Company's financial instruments that are initially measured at fair value and subsequently carried at amortized cost in the financial statements.

Currency: ₹ in Lakhs

Particulars	Level	Carrying Value		Fair Value	
		As at March 31,			
		2024	2023	2024	2023
Financial assets					
Cash and cash equivalents	1	2,738.22	3,772.30	2,738.22	3,772.30
Bank Balance other than Above	1	41,652.51	33,611.54	41,652.51	33,611.54
Receivable	3	50.23	15.76	50.23	15.76
Loans	3	5,31,034.74	4,84,569.06	5,31,034.74	4,84,569.06
Other Financial assets	3	1,357.33	1,360.33	1,357.33	1,360.33
Financial assets		**5,76,833.03**	**5,23,328.99**	**5,76,833.03**	**5,23,328.99**
Financial Liabilities					
Payable	3	221.05	713.83	221.05	713.83
Debt securities	2	2,17,729.21	2,38,506.31	2,17,729.21	2,38,506.31
Borrowings (other than debt securities)	2	2,49,451.19	1,93,222.36	2,49,451.19	1,93,222.36
Subordinated liabilities	2	32,929.65	30,026.06	32,929.65	30,026.06
Other financial liabilities	3	223.65	301.13	223.65	301.13
Financial Liabilities		**5,00,554.75**	**4,62,769.69**	**5,00,554.75**	**4,62,769.69**

Valuation techniques

Short-term financial assets and liabilities

For financial assets and financial liabilities that have a short-term maturity (less than twelve months), the carrying amounts, which are net of impairment, are a reasonable approximation of their fair value. Such instruments include cash and cash

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equivalents, trade receivables, balances other than cash and cash equivalents, and trade payables without a specific maturity. Such amounts have been classified as Level 2/Level 3 on the basis that no adjustments have been made to the balances in the balance sheet.

Loans and advances to customers

The fair values of loans and receivables are estimated by discounted cash flow models that incorporate assumptions for credit risks, probability of default, and loss has given default estimates. Since comparable data is not available, credit risk is derived using historical experience, management view, and other information used in its collective impairment models.

Fair values of portfolios are calculated using a portfolio-based approach, grouping loans as far as possible into homogenous groups based on similar characteristics i.e., type of loan. The Company then calculates and extrapolates the fair value to the entire portfolio using an Effective interest rate model that incorporates interest rate estimates considering all significant characteristics of the loans. The credit risk is applied as a top-side adjustment based on the collective impairment model incorporating the probability of defaults and loss given defaults.

Financial liability at amortized cost

The fair values of financial liability held to maturity are estimated using an effective interest rate model based on contractual cash flows using actual yields.

Note 41: Risk Management

The Company's principal financial liabilities comprise borrowings and trade and other payables. The main purpose of these financial liabilities is to finance and support the company's operations. The Company's principal financial assets include loans, cash and cash equivalents and other receivables that are derived directly from its operations. As a financial lending institution, Company is exposed to various risks that are related to lending business and operating environment. The principal objective in Company 's risk management processes is to measure and monitor the various risks that Company is subject to and to follow policies and procedures to address such risks.

The Company's Risk Management Committee of the Board of directors constituted in accordance with the Reserve Bank of India regulations has overall responsibility for overseeing the implementation of the Risk Management Policy. The committee meets at least twice in a year to review the Risk Management practices. Risk Management department periodically places its report to the committee for review. The committee's suggestions for improving the Risk Management Practices are implemented by the Risk Management department.

Risk Management department shall be responsible for the following:

a) Identifying the various risks associated with the activities of the Company and assessing their impact on the business.

b) Measuring the risks and suggesting measures to effectively mitigate the risks. However, the primary responsibility for managing the various risks on a day to day basis will be with the heads of the respective business units of the Company.

The Company is generally exposed to credit risk, liquidity risk and market risk

I) Credit Risk

Credit Risk arises from the risk of loss that may occur from the default of Company's customers under loan agreements. Customer defaults and inadequate collateral may lead to loan losses.

The Company addresses credit risk through following processes:

a) Credit risk on Gold loan is considerably reduced as collateral is in the form of Gold ornaments which can be easily liquidated and there is only a distant possibility of losses due to adequate margin of 25% or more retained while disbursing the loan. Credit risk is further reduced through a quick but careful collateral appraisal and loan approval process. Hence overall, the Credit risk is normally low.

b) Sanctioning powers for Gold Loans is delegated to various authorities at branches/controlling offices. Sanctioning powers is used only for granting loans for legally permitted purposes. The maximum Loan to Value stipulated by the Reserve Bank of India does not exceed under any circumstances.

c) Gold ornaments brought for pledge is the primary responsibility of Branch Manager. Extra care is taken if the gold jewellery brought for pledge by any customer at any one time or cumulatively is more than 20 gm. The branch manager conducts proper due diligence to ascertain the ownership of the gold jewellery based on the questions posed and the answers provided by customers.

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d) Auctions are conducted as per the Auction Policy of the Company and the guidelines issued by Reserve Bank of India. Auction is generally conducted before loan amount plus interest exceeds realizable value of gold. After reasonable time is given to the customers for release after loan becomes overdue and exhausting all efforts for persuasive recovery, auction is resorted to as the last measure in unavoidable cases. Loss on account of auctions are recovered from the customer. Any excess received on auctions are refunded to the customer.

Impairment Assessment

The Company is mainly engaged in the business of providing gold loans. The tenure of the loans generally is up to 12 months. The Company also provides other secured and unsecured loans. The Company's impairment assessment and measurement approach is set out in this note. It should be read in conjunction with the Summary of significant accounting policies.

Definition of default and cure

The Company considers a financial instrument as defaulted and therefore Stage 3 (credit-impaired) for Expected Credit Loss (ECL) calculations in all cases when the borrower becomes 90 days past due on its contractual payments. As a part of a qualitative assessment of whether a customer is in default, the Company also considers a variety of instances that may indicate unlikeness to pay. When such events occur, the Company carefully considers whether the event should result in treating the customer as defaulted and therefore assessed as Stage 3 for ECL calculations or whether Stage 2, as appropriate.

It is the Company's policy to consider a financial instrument as 'cured' and therefore re-classified out of Stage 3 when none of the default criteria have been present for at least three consecutive months. The decision whether to classify an asset as Stage 2 or Stage 1 once cured depends on the updated credit grade, at the time of the cure, and whether this indicates there has been a significant increase in credit risk compared to initial recognition.

Company's internal credit rating grades and staging criteria for loans are as follows:

Rating	Loans Days past due (DPD)	Stages
High grade	Not yet due	Stage 1
Standard grade	1-30 DPD	Stage 2
Sub-standard grade	31-60 DPD	Stage 2
Past due but not impaired	61- 90 DPD	Stage 2
Individually impaired	91 DPD or More	Stage 3

Exposure at Default (EAD)

The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest.

Probability of default (PD)

The Probability of Default is an estimate of the likelihood of default over a given time horizon. To calculate the ECL for a Stage 1 loan, the Company assesses the possible default events within 12 months for the calculation of the 12 months ECL. For Stage 2 and Stage 3 financial assets, the exposure at default is considered for events over the lifetime of the instruments. The Company uses historical information wherever available to determine PD. PD is calculated using the Incremental 91 DPD approach considering fresh slippage using historical information.

Particulars	As at March 31,					
	2024			2023		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	2.21%	15.96%	100.00%	2.31%	13.92%	100.00%
ii) Business Loans	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
iii) Micro Finance Loans	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
iv) Mortgaged Loan	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
v) Rental Loan	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
vi) Other Loans	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
vii) Staff Loans	22.04%	30.00%	100.00%	0.00%	0.00%	0.00%

Based on review of macro-economic developments and economic outlook, the Company has assessed that no adjustment is required for temporary overlays to determine qualitative impact on its PD's as at March 31, 2024 and March 31, 2023.

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Loss Given Default (LGD)

LGD is the estimated loss that the Company might bear if the borrower defaults. The Company determines its recovery (net present value) by analysing the recovery trends, borrower rating, collateral value, and expected proceeds from the sale of an asset.

Particulars	As at March 31,					
	2024			2023		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	13.34%	13.34%	13.34%	14.53%	14.53%	14.53%
ii) Business Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iii) Micro Finance Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iv) Mortgaged Loan	46.00%	46.00%	46.00%	38.62%	38.62%	38.62%
v) Rental Loan	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
vi) Other Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
vii) Staff Loans	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%

LGD Rates have been computed internally based on the discounted recoveries in defaulted accounts that are closed/ written off/ repossessed and upgraded during the year.

When estimating ECLs on a collective basis for a group of similar assets, the Company applies the same principles for assessing whether there has been a significant increase in credit risk since initial recognition.

Collateral and other credit enhancements

The amount and type of collateral required to depend on an assessment of the credit risk of the counterparty. Guidelines are in place covering the acceptability and valuation of each type of collateral.

The tables on the following pages show the maximum exposure to credit risk by class of financial asset. They also show the total fair value of collateral, any surplus collateral (the extent to which the fair value of collateral held is greater than the exposure to which it relates), and the net exposure to credit risk.

The main types of collateral are as follows: -

Management provides gold loans against the security of gold. The gold is pledged with the company and based on the company policy of loan to value ratio, the loan is provided.

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Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2024	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantee	Household used Gold Ornaments	Book debts, Inventory and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	2,738.22	2,738.22	-	-	-	-	-	2,738.22	-	-
Bank Balance other than Cash and cash equivalents	41,652.51	41,652.51	-	-	-	-	-	41,652.51	-	-
Loans (Gross):										
i) Gold Loan	5,32,434.31	-	-	-	5,32,434.31	-	2,74,506.32	8,06,940.63	-	3,657.37
ii) Business Loan	9.92	-	-	-	-	-	-	-	9.92	9.92
iii) Micro Finance Loans	57.75	-	-	-	-	-	-	-	57.75	57.75
iv) Mortgage Loan	5,346.32	-	5,346.32	-	-	-	2,202.63	7,548.95	-	3,256.99
v) Rental Loan	13.28	-	-	-	-	-	-	-	13.28	13.28
vi) Other Loans	398.52	-	-	-	-	-	-	-	398.52	230.05
Trade receivables	47.43	-	-	-	-	-	-	-	47.43	-
Other receivables	2.81	-	-	-	-	-	-	-	2.81	-
Other financial assets	1,357.33	-	-	-	-	-	-	-	1,357.33	-
Total financial assets at amortised cost	**5,84,058.40**	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**
Financial assets at FVTPL*										
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Equity instrument at fair value through OCI		-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	5,84,058.40	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**
Other commitments	-	-	-	-	-	-	-	-	-	-
	5,84,058.40	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**

*** Including Equity Instruments**

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Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2023	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantees	Household used Gold Ornaments	Book debts, Inventory, and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	3,772.30	3,772.30	-	-	-	-	-	3,772.30	-	-
Bank Balance other than Cash and cash equivalents	33,611.54	33,611.54	-	-	-	-	-	33,611.54	-	-
Loans (Gross):										
i) Gold Loan	4,84,502.31	-	-	-	4,84,502.31	-	2,35,675.06	7,20,177.37	-	2,634.17
ii) Business Loan	9.92	-	-	-	-	-	-	-	9.92	9.92
iii) Micro Finance Loans	83.34	-	-	-	-	-	-	-	83.34	83.34
iv) Mortgage Loan	6,192.36	-	6,192.36	-	-	-	7,794.56	13,986.91	-	3,491.59
v) Rental Loan	13.50	-	-	-	-	-	-	-	13.50	13.34
vi) Other Loans	165.15	-	-	-	-	-	-	-	165.15	165.15
Trade receivables	15.76	-	-	-	-	-	-	-	15.76	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other financial assets	1,360.33	-	-	-	-	-	-	-	1,360.33	-
Total financial assets at amortised cost	**5,29,726.51**	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**
Financial assets at FVTPL*	-	-	-	-	-	-	-	-	-	-
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	5,29,726.51	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**
Other commitments	-	-	-	-	-	-	-	-	-	-
	5,29,726.51	**37,383.84**	**6,192.36**	**-**	**4,84,502.31**	**-**	**2,43,469.62**	**7,71,548.12**	**1,648.00**	**6,397.51**

*** Including Equity Instruments**

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II) Liquidity risk

Asset Liability Management (ALM)

The table below shows the maturity pattern of the assets and liabilities. In the case of loans, the contracted tenure of the gold loan is a maximum of 12 months. However, on account of a high incidence of prepayment before contracted maturity, the below maturity profile has been prepared by the management on the basis of the historical pattern of repayments. In the case of loans other than gold loans, the maturity profile is based on contracted maturity.

Maturity pattern of assets and liabilities as on March 31, 2024

Currency: ₹ in Lakhs

Particulars	Upto 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	2,637.54	-	-	-	100.68	-	-	-	-	**2,738.22**
Bank Balance other than Cash and cash equivalents	3,916.65	2,363.75	2,609.39	7,857.36	18,423.11	5,850.53	631.71	0.01	-	**41,652.51**
Loans	58,547.60	37,333.35	55,395.48	36,901.85	3,41,405.70	915.10	1,374.55	6,386.48	(7,225.36)	**5,31,034.74**
Total	**65,101.79**	**39,697.10**	**58,004.87**	**44,759.20**	**3,59,929.49**	**6,765.63**	**2,006.26**	**6,386.49**	**(7,225.36)**	**5,75,425.47**
Financial Liabilities										
Debt Securities	-	5,534.82	-	12,808.51	35,819.95	1,03,355.87	49,487.32	11,176.82	(454.08)	**2,17,729.21**
Borrowings (other than Debt Securities)	14,593.41	38,186.44	28,720.13	63,154.05	53,540.29	48,754.87	2,502.00	-	-	**2,49,451.19**
Subordinated Liabilities	-	-	-	2,475.21	-	18,492.66	11,992.45	-	(30.67)	**32,929.65**
Total	**14,593.41**	**43,721.26**	**28,720.13**	**78,437.77**	**89,360.24**	**1,70,603.40**	**63,981.77**	**11,176.82**	**(484.75)**	**5,00,110.05**

***represents adjustments on account of EIR/ECL**

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SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br: COCHIN CALICUT CHENNAI

Maturity pattern of assets and liabilities as on March 31, 2023

Currency: ₹ in Lakhs

Particulars	Upto 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	3,688.67	-	-	-	83.63	-	-	-	-	**3,772.30**
Bank Balance other than Cash and cash equivalents	3,003.31	2,452.82	1,861.82	4,986.85	15,125.44	6,181.19	0.10	0.01	-	**33,611.54**
Loans	36,734.40	56,170.87	53,690.19	1,93,682.69	1,42,198.57	735.00	1,363.98	6,390.88	(6,397.52)	**4,84,569.06**
Total	**43,426.38**	**58,623.69**	**55,552.01**	**1,98,669.54**	**1,57,407.64**	**6,916.19**	**1,364.08**	**6,390.89**	**(6,397.52)**	**5,21,952.90**
Financial Liabilities										
Debt Securities	-	9,330.76	-	30,983.11	27,735.40	1,03,482.70	57,763.56	9,627.19	(416.41)	**2,38,506.31**
Borrowings (other than Debt Securities)	14,602.12	9,641.98	42,545.19	36,097.21	44,952.62	44,375.75	1,007.49	-	-	**1,93,222.36**
Subordinated Liabilities	52.62	-	-	130.00	285.00	12,710.14	15,141.32	1,757.96	(50.98)	**30,026.06**
Total	**14,654.74**	**18,972.74**	**42,545.19**	**67,210.32**	**72,973.02**	**1,60,568.59**	**73,912.37**	**11,385.15**	**(467.39)**	**4,61,754.73**

***represents adjustments on account of EIR/ECL**

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III) Market risk

Market Risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate because of changes in market factors. Such changes in the values of financial instruments may result from changes in the interest rates, credit, liquidity, and other market changes. The objective of market risk management is to avoid excessive exposure of our earnings and equity to loss and reduce our exposure to the volatility inherent in financial instruments. The Company is exposed to two types of market risk as follows:

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The company is subject to interest rate risk, primarily since it lends to customers at fixed rates and for maturity periods shorter than the funding sources. The majority of our borrowings are at fixed rates. However, borrowings at floating rates give rise to interest rate risk. Interest rates are highly sensitive to many factors beyond control, including the monetary policies of the Reserve Bank of India, deregulation of the financial sector in India, domestic and international economic and political conditions, inflation, and other factors. In order to manage interest rate risk, the company seeks to optimize the borrowing profile between short-term and long-term loans. The company adopts funding strategies to ensure diversified resource-raising options to minimize cost and maximize the stability of funds. Assets and liabilities are categorized into various time buckets based on their maturities and the Asset Liability Management Committee supervises an interest rate sensitivity report periodically for assessment of interest rate risks. The Interest Rate Risk is mitigated by availing funds at very competitive rates through diversified borrowings and for different tenures.

The following table demonstrates the sensitivity to a reasonably possible change in the interest rates on the portion of borrowings affected. With all other variables held constant, the profit before taxes affected through the impact on floating rate borrowings are as follows:

Currency: ₹ in Lakhs

Impact on Profit before taxes	As at March 31, 2024	As at March 31, 2023
On Floating Rate Borrowings		
0.5 % increase in interest rates	1,078.55	720.15
0.5 % decrease in interest rates	(1,078.55)	(720.15)

Price risk

The Company's exposure to price risk is not material.

Note 42: Segment reporting

The Company is engaged in the business segment of Financing, whose operating results are regularly reviewed by the management to make decisions about resources to be allocated and to assess its performance, and for which discrete financial information is available. Further other business segments do not exceed the quantitative thresholds as defined by Ind AS 108 on "Operating Segment". Hence, there are no separate reportable segments, as required by Ind AS 108 on "Operating Segment".

Note 43: Utilization of proceeds of Public Issue of Non - Convertible Debentures

The company has during the year raised through public issue ₹56,891.83 Lakhs of Secured Redeemable Non-Convertible Debentures. As at March 31, 2024, the company has utilized the entire proceeds of the public issue, net of issue expenses in accordance with the objects stated in the offer documents.

Note 44: Disclosure required as per Reserve Bank of India Notification No. DNBS.CC.PD.NO. 265/03.10.01/2011-12 dated March 21, 2012

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Gold Loans granted against collateral of gold jewellery (principal portion)	5,32,434.31	4,84,502.31
Total assets of the Company	5,98,578.48	5,44,434.13
Percentage of Gold Loans to Total Assets	88.95%	88.99%

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Note 45: Disclosures required as per Reserve Bank of India Master Direction – Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016

1. Liabilities:

Currency: ₹in Lakhs

Particulars	Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :-	As at March 31			
	2024		2023	
(a) Debentures : Secured	2,16,683.29	-	2,38,922.72	-
: Unsecured	-	-	-	-
(other than falling within the meaning of public deposits)	-	-	-	-
: Perpetual Debt Instrument	-	-	467.63	-
(b) Deferred credits	-	-	-	-
(c) Term Loans	1,45,524.15	-	1,10,460.44	-
(d) Inter-corporate loans and borrowing	-	-	-	-
(e) Commercial Paper	-	-	-	-
(f) Public Deposit	-	-	-	-
(g) Other Loans (specify nature)	-	-	-	-
Loan from Directors/ Relatives of Directors	-	-	-	-
Subordinated Debt	32,960.32	-	29,609.41	-
Borrowings from Banks/FI	1,03,927.04	-	82,761.92	-
Overdraft against Deposit with Banks	-	-	-	-

2. Break-up of 1(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid:

Currency: ₹in Lakhs

Sl No.	Particulars	As at March 31, 2024	As at March 31, 2023
	(a) In the form of Unsecured debentures	-	-
	(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c) Other public deposits	-	-

3. Break-up of Loans and Advances including bills receivables (other than those included in (4) below) :-

Currency: ₹in Lakhs

Sl No.	Assets	As at March 31, 2024	As at March 31, 2023
	(a) Secured	5,37,780.63	4,90,694.67
	(b) Unsecured	479.47	271.91

4. Breakup of Investments:

Currency: ₹ in Lakhs

SL No	Assets	As at March 31, 2024	As at March 31, 2023
	Current Investments:		
	1. Quoted:		
	(i) Shares (a) Equity	-	-
	(b) Preference	-	-
	(ii) Debentures and Bonds	-	-
	(iii) Units of mutual funds	-	-
	(iv) Government Securities	-	-
	(v) Others (specify)		-
	2. Unquoted:		
	(i) Shares (a) Equity		-
	(b) Preference		-

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(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
Long Term Investments		
1. Quoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
2. Unquoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-

5. Break-up of Leased Assets and stock on hire and other assets counting towards AFC activities: -

Currency: ₹ in Lakhs

Sl No.	Assets	As at March 31, 2024	As at March 31, 2023
	(i) Lease assets including lease rentals under sundry debtors: -		
	(a) Financial lease	-	-
	(b) Operating lease	-	-
	(ii) Stock on hire including hire charges under sundry debtors		
	(a) Assets on hire	-	-
	(b) Repossessed Assets	-	-
	(iii) Other loans counting towards AFC activities		
	(a) Loans where assets have been repossessed	-	-
	(b) Loans other than (a) above	-	-

6. Borrower Group-wise Classification of Assets Financed* as in Sl No. (3) and (4) above:-

Currency: ₹ in Lakhs

Category	As at March 31, 2024 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	536.12	-	536.12
2. Other than related parties	5,30,330.15	168.47	5,30,498.62
Total	**5,30,866.27**	**168.47**	**5,31,034.74**

Currency: ₹ in Lakhs

Category	As at March 31, 2023 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	548.66	-	548.66
2. Other than related parties	4,84,020.25	0.15	4,84,020.40
Total	**4,84,568.91**	**0.15**	**4,84,569.06**

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7. Investor group-wise classification of all investments current and long term in shares and securities (Both quoted & un quoted) - NA

8 Other Information

Currency: ₹ in Lakhs

Particulars	Amount Outstanding As at March 31, 2024	2023
(i) Gross Non-Performing Assets		
(a) With Related parties		-
(b) With Others	7,761.03	7,754.85
(ii) Net Non-Performing Assets		
(a) With Related parties		-
(b) With Others	2,776.94	3,324.97
(iii) Assets acquired in satisfaction of the debt		
(a) With Related parties		-
(b) With Others		-

9 Details of the Auctions conducted with respect to Gold Loan

The Company auctioned 15,619 loan accounts (March 31, 2023: 32,952 accounts) during the financial year. The outstanding dues on these loan accounts were ₹5,553.32 Lakhs (March 31, 2023: ₹11,823.88 Lakhs) till the respective date of auction. The Company realised ₹5,767.11 Lakhs. (March 31, 2023: ₹12,051.04 Lakhs.) on auctioning of gold jewellery taken as collateral security on these loans. Company confirms that none of its sister concerns participated in the above auctions.

10 a) Capital

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	2023
i) CRAR (%)	18.42%	17.71%
ii) CRAR-Tier I capital (%)	16.16%	14.56%
iii) CRAR-Tier II capital (%)	2.26%	3.15%
iv) Amount of subordinated debt raised as Tier-II capital	10,263.31	13,957.24
v) Amount raised by the issue of Perpetual Debt Instruments during the year	-	-
vi) Amount raised by the issue of Perpetual Debt Instruments	-	415.00
vii) Percentage of PDI to Tier I Capital	-	0.56%

10 b) Investments

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	2023
1. Value of Investments		
i) Gross Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
ii) Provisions for Depreciation		
(a) In India	-	-
(b) Outside India,	-	-
iii) Net Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
2. Movement of provisions held towards depreciation on investments.		
(i) Opening balance	-	-
(ii) Add : Provisions made during the year	-	-
(iii) Less : Write-off / write-back of excess provisions during the year	-	-
(iv) Closing balance	-	-

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10 c) Derivatives

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
(i) The notional principal of swap agreements	-	-
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
(iii) Collateral required by the NBFC upon entering into swaps	-	-
(iv) Concentration of credit risk arising from swaps	-	-
(v) The fair value of the swap book	-	-

10 d). Exchange-traded interest rate (IR) derivatives

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
Exchange-traded interest rate (IR) derivatives	-	-

10 e) Disclosure relating to securitization

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	As at March 31, 2023
i) Disclosure relating to securitization	-	-

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10 f) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

Currency: ₹ in Lakhs

As at 31.03.2024	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non-sensitive to ALM **	Total
Liabilities												
Debt Securities	-	-	-	5,534.82	-	12,808.51	35,819.95	1,03,355.87	49,487.32	11,176.82	(454.08)	**2,17,729.21**
Subordinated Liabilities	-	-	-	-	-	2,475.21	-	18,492.66	11,992.45	-	(30.67)	**32,929.65**
Borrowings	3,232.25	422.64	10,938.53	38,186.44	28,720.13	63,154.05	53,540.28	48,754.87	2,502.00	-		**2,49,451.19**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-		-
Assets												
Advances*	36,649.10	6,256.50	15,641.99	37,333.35	55,395.48	36,901.85	3,41,405.70	915.10	1,374.55	6,386.48	(7,225.36)	**5,31,034.74**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.

**represents adjustments on account of EIR/ECL

Currency: ₹ in Lakhs

As at 31.03.2023	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non-sensitive to ALM **	Total
Liabilities												
Debt Securities	-	-	-	9,330.76	-	30,983.11	27,735.40	1,03,482.70	57,763.56	9,627.19	(416.41)	**2,38,506.31**
Subordinated Liabilities	52.62	-	-	-	-	130.00	285.00	12,710.14	15,141.32	1,757.96	(50.98)	**30,026.06**
Borrowings	2,601.42	2,776.08	9,224.61	9,641.98	42,545.19	36,097.21	44,952.62	44,375.75	1,007.50	-	-	**1,93,222.36**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Assets												
Advances*	21,980.33	3,492.88	11,261.20	56,170.87	53,690.19	1,93,682.69	1,42,198.57	735.00	1,363.98	6,390.87	(6,397.52)	**4,84,569.06**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.

**represents adjustments on account of EIR/ECL.

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10 g) **Exposure**

i) **Exposure to Real Estate Sector**

Currency: ₹ in Lakhs

Category	As at March 31, 2024	As at March 31, 2023
a) Direct exposure (Net of Advances from Customers)		
(i) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented:	-	-
(ii) Commercial Real Estate -		
Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development, and construction, etc.). Exposure would also include non-fund based (NFB) limits;	106.84	537.45
(iii) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
a. Residential	-	-
b. Commercial Real Estate	-	-
Total Exposure to Real Estate Sector	**106.84**	**537.45**

ii) **Exposure to Capital Market**

Currency: ₹ in Lakhs

	Particulars	As at March 31, 2024	As at March 31, 2023
i)	Direct investment in equity shares, convertible bonds, convertible debentures, and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt	-	-
ii)	Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds	-	-
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds are taken as a primary security	-	-
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds i.e. where the primary security other than shares / convertible bonds /convertible debentures/units of equity-oriented mutual funds does not fully cover the advances	-	-
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi)	Loans sanctioned to corporates against the security of shares /bonds/debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii)	Bridge loans to companies against expected equity flows /issues	-	-
viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix)	Financing to stockbrokers for margin trading	-	-
x)	All exposures to Alternative Investment Funds:	-	
	(i) Category I	-	-
	(ii) Category II	-	-
	(iii) Category III	-	-
	Total Exposure to Capital Markets	**0.00**	**0.00**

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iii) Sectoral exposure

Currency: ₹ in Lakhs

Sectors	Current Year			Previous Year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-	-	-	-	
2. Industry	-	-	-	-	-	
3. Corporate	2,208.29	2,208.29	100.00%	2,474.71	2,474.36	99.99%
4. Services	-	-	-	-	-	
5. Personal Loans	-	-	-	-	-	
6. Others, if any (Gold Loan, Micro Finance, Rental Loan, Business Loan & Others)	5,36,051.81	5,552.74	1.04%	4,88,491.86	5,280.49	1.08%

iv) Details of financing of parent company products: Nil

v) Details of Single Borrower Limit (SGL)/ Group Borrower Limit (GBL) exceeded by the Company: Nil

vi) Total amount of advances for which intangible securities such as charge over the rights, licenses, authority etc has been taken and which is to be classified as Unsecured Advances: Nil

vii) Intra-group exposures

Particulars	As at March 31,	
	2024	2023
i) Total amount of intra-group exposures	Nil	Nil
ii) Total amount of top 20 intra-group exposures	Nil	Nil
iii) Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	Nil	Nil

viii) Unhedged foreign currency exposure: Nil (March 31, 2023: Nil)

10 h) Related Party Disclosure Details of all material transactions with related parties are disclosed in point note 38.

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10 i) Registration obtained from financial sector regulators

- Company has obtained a certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the RBI Act, 1934.
- Company holds a full-fledged money changers license bearing license number FE.CHN.FFMC.40/2006 dated February 7, 2006 issued by the RBI which was valid up to February 28, 2025. Currently Company has 62 authorized service centres.
- Company holds a Certificate of Registration dated March 30, 2016 bearing Registration Number - CA0179 issued by IRDA to commence/carry business in the capacity of a Corporate Agent (Composite) under the Insurance Regulatory and Development Authority Act, 1999, renewed up to 31, March 2025
- Company holds a Certificate of Registration dated May 22, 2019 bearing registration number IN–DP–415-2019 issued by the SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996
- Company has obtained registration with Financial Intelligence Unit – India (FIU-IND) and was assigned registration No FINBF12988
- Our Company has obtained registration with Legal Entity Identifier India Limited (LEIL) and was assigned a LEI Code - 335800F7BYBNG38B4A84.
- Global Intermediary Identification Number (GIIN) of the Company is 1CIT1U.99999.SL.356.
- Company has obtained registration under Goods and Service Tax Act, 2017 for various States as below.

SL No	STATE	GSTIN
1	ANDRAPRADESH	37AACCK4277A1ZQ
2	DELHI	07AACCK4277A1ZT
3	GUJARAT*	24AACCK4277A1ZX
4	KARNATAKA	29AACCK4277A1ZN
5	KERALA	32AACCK4277A2ZZ
6	KERALA (ISD)	32AACCK4277A3ZY
7	MAHARASTRA	27AACCK4277A1ZR
8	PUDUCHERRY	34AACCK4277A1ZW
9	TAMILNADU	33AACCK4277A1ZY
10	TELANGANA	36AACCK4277A1ZS
11	UTTAR PRADESH	09AACCK4277A1ZP

*Registration cancelled with effect from November 06, 2023.

10 j) Penalties levied by the above Regulators:

RBI has imposed a penalty of ₹13.38 lakhs on the company regarding the disbursement of Kosamattam Kissan Credit Loans (₹5.27 lakhs) and not uploading the borrower details to credit information companies (₹8.11 lakhs)

10 k) Ratings assigned by Credit rating Agencies **Currency: ₹ in Lakhs**

Rating Agency	Facilities	Amount Rated	Outstanding as on	Rating as on		Rating Definition
			March 31, 2024	March 31, 2024	March 31, 2023	
India Ratings & Research	Non-Convertible Debenture	1,49,300.00	1,31,905.34	IND A- / Stable [IND A Minus]	IND A- /Stable [IND A Minus]	Instruments with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk. Modifiers {"+" (plus) / "-"(minus)} reflect the comparative standing within the category.
India Ratings & Research	Subordinated Debt		15,965.94			
India Ratings & Research	Bank Facilities	2,95,000.00	2,49,451.19			
BrickWork Ratings	Non-Convertible Debenture	1,13,558.00	67,119.34	BWR BBB+ Positive [BWR Triple B+]	BWR BBB+ Positive [BWR Triple B+]	
BrickWork Ratings	Subordinated Debt		5,382.20			

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10 l) Provisions and Contingencies

Currency: ₹ in Lakhs

Sl No.	Break up of Provisions and Contingencies shown under the head Expenses in the Statement of Profit and Loss	As at March 31, 2024	As at March 31, 2023
1	Provisions for depreciation on Investment	-	-
2	Provision towards NPA (Expected Credit Loss)	827.84	2,781.27
3	Provision made towards Income Tax	4,057.47	3,830.76
4	Other Provision and Contingencies (with details)	-	-
	Provision for Gratuity	152.27	126.13
	Provision for Other Assets	(0.17)	24.80
5	Provision for Leave Encashment	-	-

10 m) Concentration of Advances

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Total Advances to twenty largest borrowers	5,690.96	6,036.40
2	Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	1.06%	1.23%

10 n) Concentration of Exposures

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Total Exposures to twenty largest borrowers/customers	5,690.96	6,036.40
2	Percentage of Exposures to twenty largest borrowers/Customers to Total Exposures of the NBFC on borrowers/Customers.	1.06%	1.23%

10 o) Concentration of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Total Exposures to top four NPA accounts	3,033.72	2,904.12

10 p) Movement of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	Year ended March 31, 2024	Year ended March 31, 2023
(i)	Net NPAs to Net Advances (%)	0.52%	0.68%
(ii)	Movement of NPAs (Gross)		
	(a) Opening balance	7,754.85	5,742.29
	(b) Additions during the year	2,197.62	3,689.44
	(c) Reductions during the year	2,191.44	1,676.87
	(d) Closing balance	**7,761.03**	**7,754.86**
(iii)	Movement of Net NPAs	-	-
	(a) Opening balance	3,324.97	3,523.88
	(b) Additions during the year	878.07	1,123.72
	(c) Reductions during the year	1,426.10	1,322.63
	(d) Closing balance	**2,776.94**	**3,324.97**
(iv)	Movement of provisions for NPAs (excluding Provisions on Standard Assets)	-	-
	(a) Opening balance	4,429.87	2,218.40
	(b) Provisions made during the year	1,319.55	2,565.71
	(c) Write-off / write -back of excess provisions	765.33	354.24
	(d) Closing balance	**4,984.09**	**4,429.87**

Additions/ Reductions to NPA (Gross and Net) stated above during the year are based on year-end figures.

10 q) Overseas Assets as at March 31, 2024

The Company does not have any joint venture or subsidiary abroad, hence not applicable.

10 r) Off-balance Sheet SPVs sponsored

The Company has not sponsored any off-balance sheet SPV which are required to be consolidated as per accounting norms.

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10 s) **Disclosure of complaints**

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No	Particulars	Current Year	Previous Year
	Complaints received by the NBFC from its customers		
1.	Number of complaints pending at beginning of the year	1	5
2.	Number of complaints received during the year	27	6
3.	Number of complaints disposed during the year	27	10
3.1	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	1	1
5.*	Number of maintainable complaints received by the NBFC from Office of Ombudsman	16	6
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	15	6
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	1	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

*Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously The Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.

2) Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground – 1 Loans and advances	1	25	400%	1	1
Others					
Regarding Perpetual Debt Instrument	0	0	0%	0	0
Regarding Non-convertible debenture	0	2	100%	0	0
Total	**1**	**27**	**350%**	**1**	**1**
Previous Year					
Ground – 1 Loans and advances	3	5	0%	1	1
Others					
Regarding Perpetual Debt Instrument	2	0	**-100%**	0	0
Regarding Non-convertible debenture	0	1	**0%**	0	0
Total	**5**	**6**	**-25%**	**1**	**1**

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Note 46: Disclosure pursuant to Reserve Bank of India notification DOR (NBFC).CC.PD.No.109 /22.10.106/2019-20 dated 13 March 2020 pertaining to Asset Classification as per RBI Norms

Currency: ₹ in Lakhs

Appendix Template for Disclosure in Notes to Financial Statements As at March 31, 2024						
Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5) = (3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	4,97,785.97	1,544.79	4,96,241.18	1,991.14	(446.35)
	Stage 2	32,713.10	696.48	32,016.62	130.85	565.63
Subtotal		**5,30,499.07**	**2,241.27**	**5,28,257.80**	**2,121.99**	**119.28**
Non-Performing Assets (NPA)						
Substandard	**Stage 3**	**1,374.55**	**231.51**	**1,143.04**	**137.45**	**94.06**
Doubtful - up to 1 year	Stage 3	126.88	16.93	109.95	25.38	(8.45)
1 to 3 years	Stage 3	345.14	93.86	251.28	103.54	(9.68)
More than 3 years	Stage 3	2,429.06	1,156.39	1,272.67	1,255.00	(98.61)
Subtotal for doubtful		**2,901.08**	**1,267.18**	**1,633.90**	**1,383.92**	**(116.74)**
Loss	Stage 3	3,485.40	3,485.40	-	3,485.40	-
Subtotal for NPA		**7,761.03**	**4,984.09**	**2,776.94**	**5,006.77**	**(22.68)**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**4,97,785.97**	**1,544.79**	**4,96,241.18**	**1,991.14**	**(446.35)**
	Stage 2	**32,713.10**	**696.48**	**32,016.62**	**130.85**	**565.63**
	Stage 3	**7,761.03**	**4,984.09**	**2,776.94**	**5,006.77**	**(22.68)**
	Total	**5,38,260.10**	**7,225.36**	**5,31,034.74**	**7,128.76**	**96.60**

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Currency: ₹ in Lakhs

Appendix
Template for Disclosure in Notes to Financial Statements
As at March 31, 2023

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	4,64,525.44	1,589.64	4,62,935.80	1,858.10	(268.46)
	Stage 2	18,686.28	378.00	18,308.28	74.75	303.25
Subtotal		**4,83,211.72**	**1,967.64**	**4,81,244.08**	**1,932.85**	**34.79**
Non-Performing Assets (NPA)						
Substandard	**Stage 3**	**1,363.98**	**222.27**	**1,141.71**	**136.40**	**85.87**
Doubtful - up to 1 year	Stage 3	391.42	105.38	286.04	78.28	27.10
1 to 3 years	Stage 3	1,378.52	497.40	881.12	418.28	79.12
More than 3 years	Stage 3	1,755.14	739.03	1,016.11	927.47	(188.44)
Subtotal for doubtful		**3,525.08**	**1,341.81**	**2,183.27**	**1,424.03**	**(82.22)**
Loss	Stage 3	2,865.80	2,865.80	-	2,865.80	-
Subtotal for NPA		**7,754.86**	**4,429.88**	**3,324.98**	**4,426.23**	**3.65**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification, and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**4,64,525.44**	**1,589.64**	**4,62,935.80**	**1,858.10**	**(268.46)**
	Stage 2	**18,686.28**	**378.00**	**18,308.28**	**74.75**	**303.25**
	Stage 3	**7,754.86**	**4,429.88**	**3,324.98**	**4,426.23**	**3.65**
	Total	**4,90,966.58**	**6,397.52**	**4,84,569.06**	**6,359.08**	**38.44**

Note:
IND AS ECL Provisioning is higher compared to RBI IRAC Norms and hence the need to maintain Impairment Reserve no longer applies.
The Board of Director's of the Company has approved the ECL Policy in its meeting held on May 29, 2024

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Note 47 : Disclosure on Liquidity Coverage Ratio

Disclosure as per the circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 issued by Reserve Bank of India regarding Liquidity Coverage Ratio (LCR)

Maintenance of Liquidity Coverage Ratio (LCR)

Reserve Bank Of India vide its notification no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/ 2019-20 dtd November 04,2019 introduced Liquidity Coverage Ratio for certain categories of NBFCs w.e.f December 01 ,2020. All non-deposit taking NBFCs with asset size of ₹ 10,000 crore and above, and all deposit taking NBFCs irrespective of their asset size, shall maintain a liquidity buffer in terms of LCR which will promote resilience of NBFCs to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days. The stock of HQLA to be maintained by the NBFCs shall be minimum of 100% of total net cash outflows over the next 30 calendar days. The LCR requirement shall be binding on NBFCs from December 1, 2020 with the minimum HQLAs to be held being 50% of the LCR, progressively reaching up to the required level of 100% by December 1, 2024, as per the time-line given below:

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	50%	0.60	70%	85%	100%

Further, Non-deposit taking NBFCs with asset size of ₹ 5,000 crore and above but less than ₹ 10,000 crore shall also maintain the required level of LCR starting December 1, 2020, as per the time-line given below

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	30%	0.50	60%	85%	100%

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SGS & COMPANY CHARTERED ACCOUNTANTS H.O.TRICHUR Br. COCHIN CALICUT CHENNAI

A) Quantitative Disclosure

Particulars		Quarter ended							
		March 31, 2024		December 31, 2023		September 30, 2023		June 30, 2023	
		Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)
High Quality Liquid Assets									
1	Total High-Quality Liquid Assets ** (HQLA)	22,000.18	22,000.18	17,373.86	17,373.86	15,069.20	15,069.20	14,863.31	14,863.31
Cash Outflows									
2	Deposits (for deposit taking companies)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
3	Unsecured wholesale funding	3.40	3.91	236.34	271.79	136.60	157.09	101.86	117.14
4	Secured wholesale funding	34,462.45	39,631.82	26,397.84	30,357.52	28,299.79	32,544.75	31,982.79	36,780.21
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	*Outflows related to derivative exposures and other collateral requirements*	-	-	-	-	-	-	-	-
(ii)	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
(iii)	*Credit and liquidity facilities*	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	4,756.20	5,469.62	4,264.05	4,903.66	2,160.82	2,484.94	3,048.33	3,505.58
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	**Total Cash Outflow**	**39,222.05**	**45,105.35**	**30,898.23**	**35,532.97**	**30,597.21**	**35,186.78**	**35,132.98**	**40,402.93**
Cash Inflows									
9	Secured lending	44,172.30	33,129.23	39,059.02	29,294.27	37,158.81	27,869.11	58,923.83	44,192.87
10	Inflows from fully performing exposures	-	-	-	-	-	-	48.74	36.55
11	Other cash inflows	3,955.78	2,966.83	7,681.29	5,760.96	3,771.28	2,828.46	3,088.94	2,316.71
12	**Total Cash Inflow**	**48,128.08**	**36,096.06**	**46,740.31**	**35,055.23**	**40,930.09**	**30,697.57**	**62,061.51**	**46,546.13**
13	**Total HQLA**		**22,000.18**		**17,373.86**		**15,069.20**		**14,863.31**
14	**Total Net Cash Outflow**		11,276.34		8,883.24		8,796.70		10,100.73
15	**Liquidity Coverage Ratio (%)**		**195.10%**		**195.58%**		**171.31%**		**147.15%**

Note:

**Components of HQLA represent Cash & Bank Balance

1) Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for Cash inflows and Cash outflows).

2) Weighted values are calculated after the application of respective haircuts (for HQLA) and stress factors (on cash inflow/cash outflow) as per RBI guidelines.

3) 'Average' for all the quarters for the year ended March 2024 is computed as simple averages of daily observations for the quarter.

4) 'Average' for the quarter ended March 2024 is computed as simple averages of monthly observations for the quarter (ie. January 2024, February 2024 and March 2024).

5) The figures used for the quantitative disclosure are based on the estimates and assumptions of the management, which have been relied upon by the auditors.

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S. COMPANY H.O. TRICHUR Br. COCHIN CALICUT CHENNAI CHARTERED ACCOUNTANTS

B) Qualitative Disclosure

"The Company has adopted Liquidity Risk Management (LRM) framework on liquidity standards as prescribed by the RBI guidelines and has put in place requisite systems and processes to enable periodical computation and reporting of the Liquidity Coverage Ratio (LCR). The mandated regulatory threshold is embedded into the Liquidity Risk Management framework of the Company thus subjecting LCR maintenance to Board oversight and periodical review. The Company computes the LCR and reports the same to the Asset Liability Management Committee (ALCO) as well as to the ALM Committee of the Board.

The Company follows the criteria laid down by RBI for calculation of High Quality Liquid Assets (HQLA), gross cash outflows and inflows within the next 30-day period. HQLA predominantly comprises unencumbered Cash and Bank balances, Government securities (viz., Treasury Bills, Central and State Government securities, Investments in TREPs (Triparty Repo trades in Government Securities provided by The Clearing Corporation of India)).

All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation template.

The Company monitors the concentration of funding sources from significant counterparties, significant instruments/ products as part of the LRM framework. The Company follows internal limits on short term borrowings which form part of the LRM framework. The Company's funding sources are fairly dispersed across sources and maturities."

"The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO. The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company."

Note:48. Disclosure as per Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 (Applicable to the company since September 30, 2022)

Currency: ₹ in Lakhs

Number of Significant Counterparties	As on March 31, 2024	% of Total deposits	% of Total Liabilities
15	1,92,464.86	NA	39.05

(i) Top 20 large deposits (amount in Lakhs and % of total deposits): NA
(ii) Top 10 borrowings (Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019)

Currency: ₹ in Lakhs

Particulars	March 31, 2024	March 31, 2023
Top 10 borrowings	1,52,878.38	1,32,441.20
Top 10 borrowings to total borrowings	30.57%	28.68%

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(iii) Funding Concentration based on significant instrument/product

Currency: ₹ in Lakhs

Name of the instrument/product	Amount	% of Total Liabilities
Secured Non-Convertible Debentures	2,17,729.21	43.04
Term Loan	1,45,524.15	28.77
WCDL	84,410.92	16.69
Subordinated Debt	32,929.65	6.51
Cash Credit	19,516.12	3.86
Total	**5,00,110.05**	**98.87**

(iv) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets: **NA**

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **NA**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	%
(i) Other short-term liabilities as a % of total liabilities	50.92%
(ii) Other short-term liabilities as a % of total assets	43.03%

Note 49: Wilful Defaulter

The Company has not been declared as a wilful defaulter by any bank or financial institution or other lender in the financial Years ended March 31, 2024 and March 31, 2023.

Note 50: Details of Crypto currency or Virtual currency

The Company has not traded or invested in Crypto currency or Virtual currency during the financial years ended March 31, 2024 and March 31, 2023.

Note 51: Previous Year Figures

Previous year figures have been regrouped/reclassified/readjusted, wherever necessary, to conform to the current year's classification

Note 52: Details of Benami Property Held

No proceedings have been initiated or pending against the Group for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder in the financial years ended March 31, 2024 and March 31, 2023.

Note 53: Relationship with struck off Companies

The Company has no transaction with the companies struck off under section 248 of Companies Act, 2013 or section 560 of Companies Act, 1956.

Note 54: Registration of Charges or satisfaction with Registrar of Companies (ROC)

All charges or satisfaction are registered with ROC within the statutory period for the financial years ended March 31, 2024 and March 31, 2023. No charges or satisfactions are yet to be registered with ROC beyond the statutory period.

Note 55: Compliance with number of layers of companies

The number of layers prescribed under section 2(87) of the Companies Act 2013 read with the Companies (Restriction on number of Layers) Rules, 2017, is not applicable to the company.

Note 56: Compliance with approved Scheme(s) of Arrangements

The Group has not entered into any Scheme of Arrangements which requires the approval of the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013 for the financial years ended March 31, 2024 and March 31, 2023

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Note 57: Undisclosed Income

The Company does not have any transaction that are not recorded in the books of account but has been surrendered or disclosed as income during the year in tax assessments under the Income tax Act, 1961 (such as search or survey or any other relevant provision under Income Tax Act 1961) and there was no instance of previously unrecorded income as above to be recorded in the books of accounts during the year.

Note 58: Report on Other Legal and Regulatory Requirements

The accounting software used by the Company to maintain its Books of account have a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software as also in database maintained with respect thereto

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Annamma Varghese C
Chief Financial Officer

Laila Mathew
Whole-time Director
DIN: 01286176

Sreenath Palakkattillam
Company Secretary

As per our report of even date attached

For SGS & Company
Chartered Accountants
Firm Reg No. 009889S

CA Sanjo N.G, F.C.A., D.I.S.A. (ICAI)
Partner
Membership No. 211952
UDIN: 24211952BKDAJE6939

Place: Kottayam
Date: May 29, 2024

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

SGS & COMPANY CHARTERED ACCOUNTANTS H.O. TRICHUR Br. COCHIN CALICUT CHENNAI

INDEPENDENT AUDITOR'S REPORT

To the Members of
Kosamattam Finance Limited

Report on the Financial Statements

Opinion

We have audited the accompanying Financial statements of **Kosamattam Finance Limited** ("the Company"), which comprise the balance sheet as at March 31, 2025 and the statement of Profit and Loss (including Other Comprehensive Income),the Statement of Changes in Equity, Statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information("Financial Statements").
In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the act read with the Companies (Indian Accounting Standards) Rules,2015, as amended("IND AS") and other accounting principles generally accepted in India, of the state of affairs of the company as at March 31, 2025, and its Profit (including Other Comprehensive Income) Changes in equity and its Cash flows for the year ended on that date.

Basis of Opinion

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

Key Audit Matters

Key audit matters are those matters that in our professional judgement, were of most significance in our audit of the Financial Statement for the current financial year ended on 31st March, 2025.These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report. We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the Financial Statement section of our report, including in relation to these matters.
Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risk of material misstatement of the financial statements. The results of our audit procedures ,including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Key Audit Matters	Audit Procedures adopted
1. **Interest Income on Gold Loans:** Interest on Gold Loan is based on the various gold loan schemes launched by the Company. The calculation of interest on gold loans is as per the applicable schemes, which specifies interest and penal interest for delayed payments. Due to huge number of schemes and involvement of complex calculation, we have considered this as Key Audit Matter.	We assessed the Company's process on interest income computation. Our audit approach consisted testing of the design and operating effectiveness of the internal controls and substantive testing as follows: Since the entire interest computation is system driven, we • Evaluated the design of internal controls relating to interest income computation. • Selected a sample of continuing and new gold loan schemes and tested the operating effectiveness of the internal control, relating to interest income computation. We carried out a combination of procedures involving inquiry and observation, inspection of evidence in respect of operation of these controls. • Performed analytical procedures and test of detail procedures for testing the accuracy of [illegible] recorded. • Tested the relevant information technology access and change management controls relating to interest income

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	computation and related information used in interest computation. • Obtained the list of modifications made in the interest scheme master during the year and test checked the same on sample basis. • Validate Interest Rates: Verified that the interest rates applied to gold loans align with contractual agreements, regulatory requirements, and market benchmarks. • Analyse Historical Trends: Compared current interest income figures with historical data to identify any significant fluctuations or anomalies that may require further investigation.
2. **Allowances for expected credit losses** ('ECL'): As at 31 March 2025, significant judgement is used in classifying loan assets and applying appropriate measurement principles. ECL on such loan assets measured at amortised cost is a critical estimate involving greater level of management judgement. As part of our risk assessment, we determined that the ECL on such loan assets has a high degree of estimation uncertainty, with a potential range of reasonable outcomes of the financial statements. The elements of estimating ECL which involved increased level of audit focus are the following: • Qualitative and quantitative factors used in staging the loan assets measured at amortised cost; • Basis used for estimating probabilities of default ('PD'), loss given default ('LGD') and exposure at default ('EAD') at product level with past trends; • Judgements used in projecting economic scenarios and probability weights applied to reflect future economic conditions; and • Adjustments to model driven ECL results to address emerging trends. Hence, we have considered the estimation of ECL as a Key Audit Matter.	We have examined the policies approved by the Board of Directors of the Company that articulate the objectives of managing each portfolio and their business models. We have also verified the methodology adopted for computation of ECL ('ECL Model') that addresses policies approved by the Board of Directors, procedures and controls for assessing and measuring credit risk on all lending exposures measured at amortised cost. Additionally, we have confirmed that adjustments to the output of the ECL Model are consistent with the documented rationale and basis for such adjustments and that the amount of adjustments has been approved by the Audit Committee of the Board of Directors. Our audit procedures related to the allowance for ECL included the following, among others: • Assessed the accounting policy for impairment of financial assets and its compliance with Ind AS 109. • Obtained an understanding of the Company's Expected Credit Loss (ECL) calculation and the underlying assumptions. • Tested the key controls over the assessment and identification of significant increase in credit risk and staging of assets. •Sample testing of the accuracy and appropriateness of information used in the estimation of Probability of Default (PD) and Loss Given Default (LGD). • Tested the arithmetical accuracy of the computation of PD and LGD and also performed analytical procedures to verify the reasonableness of the computation. • Assessed the disclosure made in relation to Ind AS 109 for ECL allowance. Further, we also assessed whether the disclosure of key judgements and assumptions are adequate.
3. **Information Technology ("IT") Systems and Controls** The Company has a complex IT system to support its recording of customer's operational data, business processes, ensuring complete and accurate processing of financial transactions and supporting the overall internal control framework. The Company's accounting and financial reporting processes are dependent on automated controls enabled by IT systems which impacts key financial accounting and reporting items such as loans, interest income, amongst others. The reliability and security of IT systems play a key role in the business operation. The controls implemented by the Company in its IT environment determine the integrity, accuracy, completeness and validity of data that is processed by the applications and is ultimately used for financial reporting. Accordingly, we have identified 'IT systems and controls'	Our audit procedures with respect to this matter included the following, but were not limited to the following: Obtained a comprehensive understanding of IT applications landscape implemented at the Company. It was followed by process understanding, mapping of applications to the same and understanding financial risks posed by people-process and technology; Tested the design and operating effectiveness of certain automated controls, that were considered as key internal system controls over financial reporting were tested. Using various techniques such as inquiry, review of documentation / record / reports, observation, and re-performance. Tested compensating controls and performed alternate procedures, where necessary. In addition, understood where relevant, changes made to the IT landscape during the audit period.

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as key audit matter because of the high level automation, significant number of systems being used by the management and the complexity of the IT architecture and its impact on the financial reporting system.	

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Company's Annual Report, but does not include the Financial Statements and our Auditor's Report thereon. The other information is expected to be made available to us after the date of this audit report.

- Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.
- In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.
- If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.
- When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate action as applicable under the relevant laws and regulations.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance (including other comprehensive income), changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Indian Accounting Standards (Ind AS) prescribed under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt

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on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in the **Annexure I** statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

2. As required by Non-Banking Financial Companies Auditors' Report (Reserve Bank) Directions, 2016, we give **in Annexure – II**, a statement on the matters specified in the paragraph 3 and 4 of the said directions

3. As required by Section 143(3) of the Act, we report that:

   (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   (c) The Balance Sheet, the Statement of Profit and Loss (including other comprehensive income), Statement of Change in Equity, and Statement Cash flow dealt with by this Report are in agreement with the books of account.

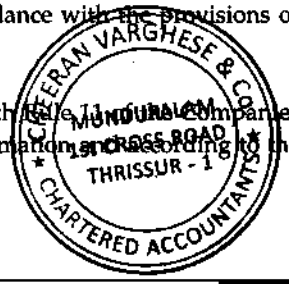
   (d) In our opinion, the aforesaid financial statements comply with the Indian Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, as amended.

   (e) On the basis of written representations received from the directors as on March 31, 2025, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2025, from being appointed as a director in terms of Section 164 (2) of the Act.

   (f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "**Annexure III**".

   (g) With respect to the others matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended, in our opinion and to the best of our information and according to the explanation given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

   (h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to the explanations given to us:



i. The company has disclosed the impact of pending litigations on its financial position in its financial statements as referred to in Note 37 to the financial statements.

ii. The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. There has been no delay in transferring amounts to the Investor Education and Protection Fund by the Company

iv. With respect to matters under Rule 11(e);

a. The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

b. The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

c. Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

v. The company has not proposed or paid any dividend during this financial year.

vi. Based on our examination, which included test checks, the Company has used accounting software systems for maintaining its books of account for the financial year ended March 31, 2025 which have the feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software systems. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No. 050061S

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

C V VARGHESE
Partner
M. No: 020644
UDIN: 25020644BMJAZB3616

Place : Thrissur
Date : 24/05/2025.

Annexure I to the Auditors' Report

The Annexure referred to in our report to the members of **Kosamattam Finance Limited** ("the Company") for the year ended on March 31, 2025. We report that:

(i) In respect of the company's Property, plant equipment and intangible assets:

(a) (A) The company is maintaining proper records showing full particulars, including quantitative details and situation of Property, plant and equipment and relevant details of right-of use assets.

(B) The company is maintaining proper records showing full particulars, including quantitative details and situation of Intangible assets.

(b) All the assets have been physically verified by the management during the year in accordance with a regular programme of verification which, in our opinion, is reasonable having regard to the size of the company and the nature of its assets. No material discrepancies were noticed on such verification.

(c) Based on the examination of the documents provided to us, we report that, the title deed of all the immovable properties(other than immovable properties where the company is the lessee and the lease agreements are duly executed in favour of the Company),disclosed in the financial statements included in property, plant and equipment are held in the name of the company as at the balance sheet date.

(d) The Company has not revalued any of its Property, Plant and Equipment and intangible assets during the year.

(e) No proceedings have been initiated during the year or are pending against the Company as at March 31, 2025 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.

(ii) (a) Being a Non-Banking Financial Company having no closing inventory and hence, reporting under clause 3(ii)(a) of the Order is not applicable.

(b) Based on the information and explanations given to us, the company has been sanctioned working capital limits in excess of Rs.5 Crores in aggregate, from banks and financial institutions on the basis of security of current asset during the year; the quarterly statements filed by the company with such banks and financial institutions are in agreement with the books of account of the company.

(iii) (a) The Company is an NBFC regulated by the Reserve Bank of India (RBI) and is involved in the business of giving loans, hence the requirements under para 3 (iii)(a) of the Order are not applicable to the Company

(b) According to the information and explanations given to us and based on the audit procedures performed by us, we are of the opinion that the terms and conditions in relation to investments made, guarantees provided, securities given and grant of all loans and advances in the nature of loans and guarantees are not prejudicial to the interest of the Company.

(c) The Company, being a Non-Banking Financial Company ("NBFC"),registered under provisions of RBI Act,1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the income Recognition ,Asset Classification and Provisioning Norms, monitors repayment of principal and payment of interest by its borrowers as stipulated. In cases where repayment of principal or payment of interest is not received as stipulated, the cognizance thereof is taken by the company in course of its periodic regulatory reporting.

(d) In respect of the aforesaid loans and advances, loans amounting to Rs 7,875.10 lakhs (PY 7,761.03 Lakhs) is overdue for a period exceeding 90 days. In such instances, in our opinion, based on information and explanations provided to us, reasonable steps have been taken by the Company for the recovery of the principal amounts and the interest thereon.

(e) The Company involved in the business of giving loans. Accordingly, provision stated in paragraph 3(iii) (e) of the Order are not applicable to the Company.

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

(f) According to the information explanation provided to us, the Company has not granted any loans and/ or advances in the nature of loans which are either repayable on demand or without specifying any terms or period of repayment. Hence, the requirements under paragraph 3(iii)(f) of the Order are not applicable to the Company.

(iv) In our opinion and according to the information and explanations given to us and the audit procedures conducted by us, the Company has been complied with the provisions of section 185 and 186 of the Companies Act, 2013 with respect to loans and advances granted, investments made , any guarantees provided, and given any security by the Company during the year.

(v) The Company has not accepted any deposits from the public or amounts which are deemed to be deposits during the year which attract the directives issued by the Reserve Bank of India. Being a Non-Banking Finance Company registered with Reserve Bank of India, the provisions of Sections 73 to 76 or any other relevant provisions of the Act and Rules framed there under regarding acceptance of deposits are not applicable. Accordingly, paragraph 3(v) of the Order is not applicable to the company.

(vi) The provisions of sub-section (1) of section 148 of the Act are not applicable to the Company as the Central Government of India has not specified the maintenance of cost records for any of the products of the Company. Accordingly, the provisions stated in paragraph 3 (vi) of the Order are not applicable to the Company.

(vii) (a) The company is regular in depositing undisputed statutory dues including Provident Fund, Employees' State Insurance, Income-tax, Duty of Customs, Duty of Customs, Goods and Service tax, Duty of Excise, Cess and any other statutory dues with the appropriate authorities. According to the information and explanation given to us there were no arrears of outstanding statutory dues as at the last day of the financial year concerned for a period of more than six months from the date, they became payable

(b) According to the information and explanations given to us and the records of the Company examined by us, the outstanding dues of Income-Tax, Sales Tax, Service Tax, Duty of Customs, Duty of Excise, Goods and Service tax , cess and any other statutory dues on account of any dispute are as follows

Name of Statue	Nature of Dues	Amount (in lakhs)	Period to which the amount relates	Forum where dispute is pending
Income Tax Act, 1961	Income Tax	1,337.62	Assessment Year 2012-13, 2015-16, 2016-17	Commissioner of Income Tax (Appeals) (CITA)
Kerala Value Added Tax,2003	Value added Tax (excluding penalty and interest if any)	83.36	Financial Year 2015-16	Kerala High Court
Goods and Services tax Act, 2017- Tamil Nadu	Goods and Service Tax	2.56	Financial Year 2017-18	GST State Appellate Authority
Goods and Services tax Act, 2017- Andra Pradesh	Goods and Service Tax	0.58	Financial Year 2018-2019	GST State Appellate Authority
Goods and Services tax Act, 2017- Andra Pradesh	Goods and Service Tax	0.70	Financial Year 2019-2020	GST State Appellate Authority
Goods and Services tax Act, 2017- Andra Pradesh	Goods and Service Tax	0.18	Financial Year 2020-2021	GST State Appellate Authority
Goods and Services tax Act, 2017- Andra Pradesh	Goods and Service Tax	1.38	Financial Year 2021-2022	GST State Appellate Authority
Goods and Services tax Act, 2017- Andra Pradesh	Goods and Service Tax	1.52	Financial Year 2022-2023	GST State Appellate Authority
Goods and Services tax Act, 2017- Tamil Nadu	Goods and Service Tax	37.41	Financial Year 2018-2019	Deputy Commissioner (ST), GST Appeal, Chennai-1
Goods and Services tax Act, 2017- Tamil Nadu	Goods and Service Tax	4.12	Financial Year 2019-2020	Deputy Commissioner (ST), GST Appeal, Chennai-1

MUNDUPADAM 1st CROSS ROAD THRISSUR - 1 CHARTERED ACCOUNTANTS

(viii) In our opinion and according to the explanations and information given to us, the company does not have any transactions not recorded in the books of account that has been surrendered or disclosed as income during the year. Hence Paragraph 3 (viii) of the order is not applicable to the company.

(ix) (a) In our opinion and according to the information and explanations given to us, the company has not defaulted in repayment of dues to a financial institution or bank or debenture holders during the year.

(b) In our opinion and according to the explanations and information given to us, the company is not declared as a willful defaulter by any bank or Financial Institution or other Lenders.

(c) In our opinion and according to the explanations and information given to us, the term loans were applied for the purpose for which the loans were obtained.

(d) In our opinion and according to the explanations and information given to us, and on an overall examination of the financial statements of the company, fund raised on short term basis has not been utilized for long term purposes by the company.

(e) In our opinion and according to the explanations and information given to us, the company has not taken any funds from any entity or person on account of or to meet the obligation of its subsidiaries, associates or joint ventures.

(f) In our opinion and according to the explanations and information given to us, the company has not defaulted on the loans raised during the year on the pledge of securities held in its associate companies. Accordingly reporting under clause 3(ix)(f) of the order is not applicable to the Company.

(x) (a) The company has not raised any moneys by way of initial public offer or further public offer of shares during the year. To the best of our knowledge and belief and according to the information and explanations given to us, money raised by the public issue of non-convertible debentures were, prima facie, applied by the Company for the purposes for which the moneys were raised.

(b) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not made any preferential allotment or private placement of shares or fully, partly or optionally convertible debentures during the year. Accordingly, the provisions stated in paragraph 3 (x)(b) of the Order are not applicable to the Company.

(xi) (a) Based on our examination of the books and records of the Company, carried out in accordance with the generally accepted auditing practices in India, and according to the information and explanations given to us, we report that no material fraud by the Company or on the Company has been noticed or reported during the year in the course of our audit.

(b) We have not come across of any instance of material fraud by the Company or on the Company during the course of audit of the financial statement for the year ended March 31, 2025, accordingly the provisions stated in paragraph (xi)(b) of the Order is not applicable to the Company. The company has filed necessary FMR reports to the RBI where instances of fraud has been identified by the management.

(c) In our opinion and according to the explanations and information given to us, there are no whistle-blower complaints received during the year by the company.

(xii) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Accordingly, paragraph 3(xii) (a) to (c) of the Order is not applicable.



(xiii) According to the information and explanations given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with sections 177 and 188 of the Companies Act, 2013, where applicable and the details of such transactions have been disclosed in the financial statements of the Company as required by the applicable Indian accounting standards.

(xiv) (a) In our opinion and according to the information and explanations given to us, the company has an internal audit system commensurate with the size and nature of its business.

(b) We have considered the internal audit reports issued by the company internal auditors during our audit in accordance with the guidance provided in SA 610 –'Using the work of Internal Auditor'

(xv) According to the information and explanations given to us, in our opinion during the year the Company has not entered into non-cash transactions with directors or persons connected with its directors and hence, provisions of section 192 of the Act are not applicable to company. Accordingly, the provisions stated in paragraph 3(xv) of the Order are not applicable to the Company.

(xvi) (a) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has obtained the required registration under section 45-IA of the Reserve Bank of India Act, 1934.

(b) In our opinion and according to the information and explanations given to us, the company has a valid Certificate of Registration (CoR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934;

(c) In our opinion and according to the information and explanations given to us, the company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Hence, the reporting under paragraph clause 3(xvi)(c) of the Order are not applicable to the Company.

(d) The Company does not have any CIC as part of its group. Hence the provisions stated in paragraph clause 3 (xvi) (d) of the order are not applicable to the company.

(xvii) Based on the overall review of financial statements, the Company has not incurred cash losses in the current financial year and in the immediately preceding financial year. Hence, the provisions stated in paragraph clause 3 (xvii) of the Order are not applicable to the Company

(xviii) There has not been a resignation of statutory auditors during the year. Hence, Paragraph 3 (xviii) of the order is not applicable.

(xix) On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, we are of the opinion that the company is capable of meeting its liability existing at the date of Balance Sheet as and when they fall due within a period of one year from Balance Sheet Date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

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(xx) (a) In our opinion and according to the information and explanations given to us, there is no unspent amount required to be transferred to a fund specified in Schedule VII of the Companies Act in compliance with second proviso to sub section 5 of section 135 of the said Act for the year.

(b) According to the information and explanation given to us and based on our examination of the records of the Company ,the Company has fully spent the required amount towards Corporate Social Responsibility and there are no unspent Corporate Social Responsibility amount for the current financial year which is required to be transferred to a fund specified in Schedule VII to the Companies Act,2013 or special account in compliance with the provisions of sub section 6 of Section 135 of the said Act.

(xxi) In our opinion the consolidated financial statements are not applicable to the company, hence paragraph 3(xxi) is not applicable.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No. 050061S



C V VARGHESE
Partner
M. No: 020644
UDIN: 25020644BMJAZB3616

Place : Thrissur
Date : 24/05/2025.

Annexure II to the Auditors' Report

To
The Board of Directors
Kosamattam Finance Limited

We have audited the Balance Sheet of **Kosamattam Finance Limited** as on **31st March, 2025** and also the Statement of Profit and Loss (Including Other Comprehensive Income) the statement of changes in equity and the statement of Cash Flows for the year then ended annexed thereto. As required by the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Directions 2016, and according to the information and explanations given to us, we give below, a statement on matters specified in paragraphs 3 and 4 of the aforesaid directions:

1. The Company is engaged in the business of Non-Banking Financial institution and it has obtained the certificate of registration as provided in section 45 IA of the RBI Act, 1934.

2. The Company is entitled to hold Certificate of Registration in terms of Asset/Income Pattern as on 31st March, 2025.

3. The Company has complied with the Net Owned Fund requirement as laid down in "Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023".

4. The Company has not been classified as an NBFC- MFIs during the year ended March 31, 2025.

5. The Board of Directors of the company has passed a resolution for non-acceptance of Public Deposits.

6. The Company has not accepted any public deposits during the year under review.

7. According to the information and explanation given to us, the Company has complied with the prudential norms on Income Recognition, Indian Accounting Standards, Asset Classification, Provisioning for bad and doubtful debts as specified in the directions issued by the Reserve Bank of India in terms of the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.

8. The Capital adequacy ratio as disclosed in the return submitted to RBI in terms of Master Direction Non-Banking Financial Company-Systematically Important Non-Deposit taking company and Deposit taking company (Reserve Bank) Direction 2016, has been correctly arrived at and such ratio is in compliance with the minimum CRAR as prescribed by the Reserve Bank of India.

9. The Company has furnished to RBI the annual statement of Capital Fund, risk assets/ Exposures and risk assets ratio within the stipulated period.

The report has been issued pursuant to the Non-Banking Financial Companies Auditors' Report (Reserve Bank) Directions, 2016 and is issued to the Board of Directors of the company as required by Paragraph 2 of such directions and should not be used for any other purposes.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No. 050061S

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

C V VARGHESE
Partner
M. No: 020644
UDIN: 25020644BMJAZB3616

Place : Thrissur
Date : 24/05/2025.

Annexure III to the Auditors' Report

The Annexure III referred to in our report to the members of **Kosamattam Finance limited** for the year ended on March 31, 2025.

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

Opinion

We have audited the internal financial controls over financial reporting of Kosamattam Finance Limited ("the Company") as of March 31, 2025 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

In our opinion, the Company has, in all material respects, internal financial controls with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at March 31, 2025, based on the internal control with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (ICAI) (the "Guidance Note").

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the guidance note on audit of internal financial controls over financial reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the guidance note on audit of internal financial controls over financial reporting (the 'Guidance Note') and the standards on auditing (the 'Standards') issued by ICAI and deemed to be prescribed under section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

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Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No. 050061S

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

C V VARGHESE
Partner
M. No: 020644
UDIN: 25020644BMJAZB3616

Place : Thrissur
Date : 24/05/2025.

BALANCE SHEET

AS AT MARCH 31, 2025

Currency: ₹ in Lakhs

Particulars	Note No.	As at March 31, 2025	As at March 31, 2024
I. ASSETS			
(1) Financial assets			
(a) Cash and cash equivalents	5.1	16,446.29	2,738.22
(b) Bank Balance other than (a) above	5.2	32,191.85	41,652.51
(c) Receivables			
(I) Trade receivables	6.1	86.92	47.43
(II) Other receivables	6.2	0.36	2.81
(d) Loans	7	5,68,808.99	5,31,034.74
(e) Other financial assets	8	1,322.64	1,357.33
(2) Non-financial assets			
(a) Current tax assets (net)	9	1,295.75	1,604.79
(b) Deferred tax assets (net)	31.1	1,368.88	1,292.64
(c) Property, plant and equipment	10	11,610.62	11,901.07
(d) Right of use assets	11	3,958.41	3,831.41
(e) Other intangible assets	12	222.66	238.53
(f) Other non-financial assets	13	3,255.90	2,877.00
Total Assets		**6,40,569.27**	**5,98,578.48**
II. LIABILITIES AND EQUITY			
Liabilities			
(1) Financial liabilities			
(a) Payables			
(I) Trade payables			
(i) total outstanding dues of micro-enterprises and small enterprises	14.1	25.38	25.38
(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises		30.03	23.43
(II) Other payables	14.2	-	-
(i) total outstanding dues of micro enterprises and small enterprises		62.52	1.71
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		229.80	170.53
(b) Debt securities	15	2,45,230.54	2,17,729.21
(c) Borrowings (other than debt securities)	16	2,50,320.45	2,49,451.19
(d) Subordinated liabilities	17	32,588.38	32,929.65
(e) Lease liabilities	11.1	4,201.14	4,093.85
(f) Other financial liabilities	18	25.24	223.65
(2) Non-financial liabilities			
(a) Provisions	19	995.44	861.33
(b) Other non-financial liabilities	20	574.28	309.17
(3) Equity			
(a) Equity share capital	21	22,740.78	22,600.69
(b) Other equity	22	83,545.29	70,158.70
Total Liabilities and Equity		**6,40,569.27**	**5,98,578.48**

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 24, 2025

As per our report of even date attached

For Cheeran Varghese & Company
Chartered Accountants
Firm Reg No.050061S

C V Varghese
Partner
Membership No.020644
UDIN: 25020644BMJAZB3616

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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

STATEMENT OF PROFIT AND LOSS

FOR THE YEAR ENDED MARCH 31, 2025

Currency: ₹ in Lakhs

Particulars	Note No.	Year ended March 31, 2025	Year ended March 31, 2024
Revenue from operations			
(a) Interest income	23	89,408.19	85,399.12
(b) Fees and commission income	24	590.32	384.72
(I) Total Revenue from operations		**89,998.51**	**85,783.84**
(II) Other Income, net	25	44.42	109.88
(III) Total Income (I + II)		**90,042.93**	**85,893.72**
Expenses			
(a) Finance costs	26	53,949.96	51,163.54
(b) Impairment on financial instruments	27	568.57	1,013.13
(c) Employee benefits expenses	28	11,357.52	10,895.85
(d) Depreciation, amortization and impairment	29	2,951.06	2,957.58
(e) Other expenses	30	4,240.71	4,436.16
(IV) Total Expenses		**73,067.82**	**70,466.26**
(V)Profit before exceptional items and tax		**16,975.11**	**15,427.46**
(VI)Exceptional items		-	-
(VII) Profit before tax (III- IV)		**16,975.11**	**15,427.46**
Tax Expense:	31		
(a) Current tax		4,338.67	4,101.83
(b) Deferred tax		(69.56)	(44.36)
(c) Income Tax relating to earlier years		-	-
VIII) Total Tax Expenses		**4,269.11**	**4,057.47**
(IX) Profit for the period (VII-VIII)		**12,706.00**	**11,369.99**
Other Comprehensive Income			
A) (i) Items that will not be reclassified to profit or loss			
Remeasurement of defined benefit plan		(26.52)	49.60
(ii) Income tax relating to items that will not be reclassified to profit or loss		6.68	(12.48)
Subtotal (A)		**(19.84)**	**37.12**
B) (i) Items that will be reclassified to profit or loss		-	-
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
Subtotal (B)		-	-
(X) Other Comprehensive Income (A + B)		**(19.84)**	**37.12**
(XI) Total Comprehensive Income for the period (IX+X)		**12,686.16**	**11,407.11**
(XII) Earnings per equity share (for continuing operations) (Face value of ₹10/- each)	32		
Basic (₹)		5.61	5.10
Diluted (₹)		5.61	5.10

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 24, 2025

As per our report of even date attached

For Cheeran Varghese & Company
Chartered Accountants
Firm Reg No.050061S

C V Varghese
Partner
Membership No.020644
UDIN: 25020644BMJAZB3616

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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

CASH FLOW STATEMENT

FOR THE YEAR ENDED MARCH 31, 2025

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
A) Cash flow from operating activities		
Profit before tax	16,975.11	15,427.47
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	2,994.54	3,004.94
Interest Income	(89,408.19)	(85,399.12)
Net gain on derecognition of property, plant and equipment	(12.01)	(2.91)
Finance costs	53,949.96	51,163.54
Impairment on financial instruments	548.21	827.84
Bad debts written off	12.10	185.46
Provision for Gratuity	157.79	152.27
Cash inflow from interest on loans	92,253.94	78,100.94
Cash outflow towards finance costs	(49,333.42)	(49,062.79)
Operating Profit Before Working Capital Changes	**28,138.03**	**14,397.64**
Adjustments for:		
(Increase)/Decrease in other receivables	(37.04)	(34.47)
(Increase)/Decrease in Loans	(44,091.44)	(43,023.24)
(Increase)/Decrease in Other financial assets	154.81	126.78
(Increase)/Decrease in Other non-financial asset	(378.91)	(206.33)
Increase/(Decrease) in Other financial liabilities	(198.41)	(77.48)
Increase/(Decrease) in Other non-financial liabilities	265.10	17.98
Increase/(Decrease) in Payables	126.67	(492.77)
Increase/(Decrease) in Provisions	(50.20)	(49.28)
Cash used in operations	**(16,071.39))**	**(29,341.17)**
Income tax paid (net of refunds)	(4,029.63)	(4,711.87)
Net cash from / (used in) operating activities	**(20,101.02)**	**(34,053.04)**
B) Cash flow from investing activities		
Purchase of Property, plant, and equipment and intangible assets	(669.59)	(908.63)
Proceeds from sale of property, plant, and equipment's	17.24	4.74
(Increase) / decrease in other bank balance	9,460.66	(8,040.97)
Interest received on fixed deposits	2,791.04	2,718.65
Net cash from / (used in) investing activities	**11,599.35**	**(6,226.21)**
C) Cash flow from financing activities		
Proceeds from issue of equity share capital (including share premium)	840.54	4,950.56
Increase / (decrease) in debt securities	24,253.57	(20,334.11)
Increase / (decrease) in borrowings (other than debt securities)	869.26	56,228.83
Cash outflow towards Lease	(2,504.56)	(2,381.86)
Increase / (decrease) in Subordinate liabilities	(1,249.07)	781.75
Net cash from / (used in) financing activities	**22,209.74**	**39,245.17**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**13,708.07**	**(1,034.08)**
Cash and cash equivalents at beginning of the period	2,738.22	3,772.30
Cash and cash equivalents at March 31, 2025/ March 31, 2024 (Refer note 5.1)	**16,446.29**	**2,738.22**

The above Statement of cash flow has been prepared under the indirect method set out in Ind-AS 7 - Statement of Cash Flow.
See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 24, 2025

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

As per our report of even date attached

For Cheeran Varghese & Company
Chartered Accountants
Firm Reg No.050061S

C.S. Varghese
Partner
Membership No.020644
UDIN: 25020644BMJAZB3616

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

STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED MARCH 31, 2025

A. Equity Share Capital

Equity shares of ₹10/- each issued, subscribed and fully paid

(1) Current Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2024	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2025
22,600.69	-	22,600.69	140.09	22,740.78

(2) Previous Reporting Period

Currency: ₹ in Lakhs

Balance as at April 01, 2023	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2024
21,687.93	-	21,687.93	912.76	22,600.69

B. Other Equity

(1) Current Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus							Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus		
Balance as at April 01, 2024	**9.07**	**11,106.46**	**12,694.59**	**-**	**11,660.97**	**34,741.81**	**2.45**	**(56.65)**	**70,158.70**
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the current reporting period	9.07	11,106.46	12,694.59		11,660.97	34,741.81	2.45	(56.65)	70,158.70
Total Comprehensive Income for the current year	-	-	-		-	-	-	(19.84)	(19.84)
Dividends	-	-	-		-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,541.20		-	(2,541.20)	-	-	-
Shares issued on rights issue basis	-	700.43	-		-	-			700.43
Profit for the year (net of taxes)	-	-	-		-	12,706.00			12,706.00
Balance as at March 31, 2025	**9.07**	**11,806.89**	**15,235.79**	**-**	**11,660.97**	**44,906.61**	**2.45**	**(76.49)**	**83,545.29**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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

(1) Previous Reporting Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus								
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus	Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
Balance as at April 01, 2023	**9.07**	**7,068.66**	**10,420.59**	**-**	**11,660.97**	**25,645.81**	**2.45**	**(93.77)**	**54,713.78**
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the previous reporting period	9.07	7,068.66	10,420.59		11,660.97	25,645.81	2.45	(93.77)	**54,713.78**
Total Comprehensive Income for the previous year	-	-	-		-	-	-	37.12	**37.12**
Dividends	-	-	-		-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,274.00			(2,274.00)	-	-	-
Shares issued on rights issue basis	-	4,037.80	-		-				**4,037.80**
Profit for the year (net of taxes)	-	-	-		-	11,369.99			**11,369.99**
Balance as at March 31, 2024	**9.07**	**11,106.46**	**12,694.59**	**-**	**11,660.97**	**34,741.81**	**2.45**	**(56.65)**	**70,158.70**

*As required by section 45-IC of the RBI Act 1934, the Company maintains a reserve fund and transfers there in a sum not less than twenty percent of its net profit every year as disclosed in the statement of profit and loss and before any dividend is declared. The Company cannot appropriate any sum from the reserve fund except for the purpose specified by Reserve Bank of India from time to time. Till date, RBI has not specified any purpose for the appropriation of Reserve fund maintained under section 45-IC of RBI Act, 1934.

See accompanying notes to the financial statements

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Annamma Varghese C
Chief Financial Officer

Place: Kottayam
Date: May 24, 2025

Laila Mathew
Whole-time Director
DIN: 01286176

Sreenath Palakkattillam
Company Secretary

As per our report of even date attached

For Cheeran Varghese & Company
Chartered Accountants
Firm Reg No.050061S

C V Varghese
Partner
Membership No.020644
UDIN: 25020644BMJAZB3616

1 Corporate Information

Kosamattam Finance Limited is a Public Limited Company domiciled in India and incorporated under the provisions of the Companies Act, 1956. Its debt securities are listed on the Bombay Stock Exchange. The Company had been primarily incorporated as a Private Limited Company and converted into a Public Limited Company on November 22, 2013.

The Company is a Non-Banking Finance Company ('NBFC'), which provides a wide range of fund-based and fee-based services including gold loans, money exchange facilities, etc. The Company is a Systemically Important Non-Deposit Taking Non-Banking Financial Middle Layer Company Registered under Sec 45IA of RBI Act. The Company currently operates through 971 branches spread across the country.

The registration details are as follows:

RBI	**B-16.00117**
Corporate Identity Number (CIN)	**U65929KL1987PLC004729**

The financial statements of the Company for the year ended March 31, 2025, were approved for issue in accordance with the resolution of the Board of Directors on May 24, 2025.

2. Basis of preparation and presentation of material accounting policies

2.1 Statement of Compliance

These standalone or separate financial statements of the Company have been prepared in accordance with the Indian Accounting Standards ("Ind AS") as per the Companies (Indian Accounting Standards) Rules, 2015 as amended and notified under section 133 of the Companies Act, 2013 ("the Act"), and is in conformity with the accounting principles generally accepted in India and other relevant provisions of the Act. Further, the Company has complied with all the directions related to Implementation of Indian Accounting Standards prescribed for Non-Banking Financial Companies (NBFCs) in accordance with the RBI notification no. RBI/2019-20/170 DOR NBFC). CC.PD.No.109/22.10.106/2019-20 dated 13th March 2020.

Any application guidance/ clarifications/ directions/ expectations issued by RBI or other regulators are implemented as and when they are issued/ applicable. Accounting policies have been consistently applied except where a newly-issued accounting standard is initially adopted or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use.

2.2 Basis of measurement

The financial statements have been prepared on a historical cost basis, except for the following assets and liabilities which have been measured at fair value:

i) Fair value through other comprehensive income (FVOCI) instruments,
ii) Other financial assets held for trading,
iii) Financial assets and liabilities designated at fair value through profit or loss (FVTPL)

2.3 Presentation of Financial Statements

The financial statements of the Company are presented as per Schedule III (Division III) of the Companies Act, 2013 applicable to NBFCs, as notified by the Ministry of Corporate Affairs (MCA). Financial assets and financial liabilities are generally reported on a gross basis except when there is an unconditional legally enforceable right to offset the recognized amounts without being contingent on a future event and the parties intend to settle on a net basis

2.4 Functional and presentation currency

The financial statements are presented in Indian Rupees (INR) which is also its functional currency and all values are rounded to the nearest lakhs, except when otherwise indicated.

2.5 New Accounting Standards those are issued but not effective

Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31, 2025, MCA has not notified any new standards or amendments to the existing standards applicable to the Company.

- Ind AS 1 – Presentation of Financial Statements

The amendments require companies to disclose their material accounting policies rather than their significant accounting policies. Accounting policy information, together with other information, is material when it can reasonably be expected to influence decisions of primary users of general-purpose financial statements. The Company does not expect this amendment to have any significant impact in its financial statements.





- Ind AS 12 – Income Taxes

The amendments clarify how companies account for deferred tax on transactions such as leases and decommissioning obligations. The amendments narrowed the scope of the recognition exemption in paragraphs 15 and 24 of Ind AS 12 (recognition exemption) so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences. The Company is evaluating the impact, if any, in its financial statements.

- Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors

The amendments will help entities to distinguish between accounting policies and accounting estimates. The definition of a change in accounting estimates has been replaced with a definition of accounting estimates. Under the new definition, accounting estimates are "monetary amounts in financial statements that are subject to measurement uncertainty". Entities develop accounting estimates if accounting policies require items in financial statements to be measured in a way that involves measurement uncertainty. The Company does not expect this amendment to have any significant impact in its financial statements

3 Revenue recognition

3.1 Recognition of interest income

The Company recognizes interest income by applying the effective interest rate (EIR) to the gross carrying amount of a financial asset except for purchased or originated credit-impaired financial assets and other credit-impaired financial assets.
For purchased or originated credit-impaired financial assets, the Company applies the credit-adjusted effective interest rate to the amortized cost of the financial asset from initial recognition.
For other credit-impaired financial assets, the Company applies an effective interest rate to the amortized cost of the financial asset in subsequent reporting periods.

The effective interest rate on a financial asset is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset. While estimating future cash receipts, factors like expected behaviour and life cycle of the financial asset, probable fluctuation in collateral value etc. are considered which has an impact on the EIR.

While calculating the effective interest rate, the Company includes all fees and charges paid or received to and from the borrowers that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

3.2 Recognition of revenue from the sale of goods or services

Revenue (other than for Financial Instruments within the scope of Ind AS 109) is measured at an amount that reflects the considerations, to which an entity expects to be entitled in exchange for transferring goods or services to the customer, excluding amounts collected on behalf of third parties.

The Company recognizes revenue from contracts with customers based on a five-step model as set out in Ind AS 115:

Step 1: Identify contract(s) with a customer: A contract is defined as an agreement between two or more parties that creates enforceable rights and obligations and sets out the criteria for every contract that must be met.

Step 2: Identify performance obligations in the contract: A performance obligation is a promise in a contract with a customer to transfer a good or service to the customer.

Step 3: Determine the transaction price: The transaction price is the amount of consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Step 4: Allocate the transaction price to the performance obligations in the contract: For a contract that has more than one performance obligation, the Company allocates the transaction price to each performance obligation in an amount that depicts the amount of consideration to which the Company expects to be entitled in exchange for satisfying each performance obligation.

Step 5: Recognise revenue when (or as) the Company satisfies a performance obligation

Revenue from a contract with the customer for rendering services is recognized at a point in time when the performance obligation is satisfied.

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3.3 Financial instruments

A. Financial Assets

3.3.1 Initial recognition and measurement

All financial assets are recognized initially at fair value when the parties become parties to the contractual provisions of the financial asset. In the case of financial assets which are not recorded at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial assets, are adjusted to the fair value on initial recognition.

3.3.2 Subsequent measurement

The Company classifies its financial assets into various measurement categories. The classification depends on the contractual terms of the financial assets' cash flows and the Company's business model for managing financial assets.

a. Financial assets measured at amortized cost

A financial asset is measured at Amortised Cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the Financial Asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

b. Financial assets measured at fair value through other comprehensive income (FVOCI)

A financial asset is measured at FVOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

c. Financial assets measured at fair value through profit or loss (FVTPL)

A financial asset which is not classified in any of the above categories is measured at FVTPL.

B. Financial liabilities

3.3.3 Initial recognition and measurement

All financial liabilities are recognized initially at fair value and, in the case of borrowings and payables, net of directly attributable transaction costs. The company's financial liabilities include trade and other payables, non-convertible debentures, loans, subordinate debt and borrowings including bank overdrafts.

3.3.4 Subsequent Measurement

Financial liabilities are subsequently carried at amortized cost using the effective interest method.

3.4 Derecognition of financial assets and liabilities

3.4.1 Financial Asset

The Company derecognizes a financial asset when the contractual cash flows from the asset expire or it transfers its rights to receive the contractual cash flows from the financial asset in a transaction in which substantially all the risks and rewards of ownership are transferred. Any interest in transferred financial assets that is created or retained by the Company is recognized as a separate asset or liability.

3.4.2 Financial Liability

A financial liability is derecognized when the obligation under the liability is discharged, cancelled, or expires. Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as de-recognition of the original liability and the recognition of a new liability with the difference charged to profit or loss.

3.5 Offsetting

Financial assets and financial liabilities are generally reported gross in the balance sheet. Financial assets and liabilities are offset and the net amount is presented in the balance sheet when the Company has a legal right to offset the amounts and intends to settle on a net basis or to realize the asset and settle the liability simultaneously in all the following circumstances:

a. The normal course of business
b. The event of default
c. The event of insolvency or bankruptcy of the Company and/or its counterparties

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3.6 Impairment of financial assets

In accordance with Ind AS 109, the Company uses the 'Expected Credit Loss model (ECL), for evaluating impairment of financial assets other than those measured at Fair value through profit and loss.

Further, in accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the impairment allowances as per ECL shall be compared with the required provisioning under IRACP. If the impairment allowance under Ind AS 109 is lower than the provisioning required under IRACP the difference is appropriated from net profit after tax to 'Impairment Reserve'.

3.6.1 Overview of the Expected Credit Loss (ECL) model

Expected Credit Loss, at each reporting date, is measured through a loss allowance for a financial asset:

- At an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition.
- At an amount equal to 12-month expected credit losses, if the credit risk on a financial instrument has not increased significantly since initial recognition.

Lifetime expected credit losses mean expected credit losses that result from all possible default events over the expected life of a financial asset.

12-month expected credit losses mean the portion of Lifetime ECL that represents the ECLs that result from default events on financial assets that are possible within the 12 months after the reporting date.

The Company performs an assessment, at the end of each reporting period, of whether a financial asset's credit risk has increased significantly since initial recognition. When making the assessment, the change in the risk of a default occurring over the expected life of the financial instrument is used instead of the change in the amount of expected credit losses.

Based on the above process, the Company categorizes its loans into three stages as described below:

For non-impaired financial assets

- Stage 1 is comprised of all non-impaired financial assets which have not experienced a significant increase in credit risk (SICR) since initial recognition. A 12-month ECL provision is made for stage 1 financial asset. In assessing whether credit risk has increased significantly, the Company compares the risk of a default occurring on the financial asset as at the reporting date with the risk of a default occurring on the financial asset as at the date of initial recognition. Interest revenue is calculated on the gross carrying amount of the asset.
- Stage 2 is comprised of all non-impaired financial assets which have experienced a significant increase in credit risk since initial recognition. The Company recognizes lifetime ECL for stage 2 financial assets. In subsequent reporting periods, if the credit risk of the financial instrument improves such that there is no longer a significant increase in credit risk since initial recognition, then entities shall revert to recognizing 12 months ECL provision. Interest revenue is calculated on the gross carrying amount of the asset.

For impaired financial assets:

Financial assets are classified as stage 3 when there is objective evidence of impairment at the reporting date.
The Company recognizes lifetime ECL for impaired financial assets and interest revenue is calculated on the net carrying amount of the asset.

3.6.2 Estimation of Expected Credit Loss

The mechanics of the ECL calculations are outlined below and the key elements are, as follows:

Probability of Default (PD) - The Probability of Default is an estimate of the likelihood of default over a given time horizon. The Company uses historical information where available to determine PD. Considering the different products and schemes, the Company has bifurcated its loan portfolio into various pools.

Exposure at Default (EAD) - The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest from missed payments.

Loss Given Default (LGD) – The Loss Given Default is an estimate of the loss arising in the case where default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realization of any collateral.

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Forward-looking information

While estimating the expected credit losses, the Company reviews macro-economic developments occurring in the economy and market it operates in. Periodically, the Company analyses if there is any relationship between key economic trends like GDP, unemployment rates, benchmark rates set by the Reserve Bank of India, inflation, etc. with the estimate of PD, LGD determined by the Company based on its internal data. While the internal estimates of PD, LGD rates by the Company may not be always reflective of such relationships, temporary overlays, if any, are embedded in the methodology to reflect such macro-economic trends reasonably.

To mitigate its credit risks on financial assets, the Company seeks to use collateral, where possible. The collateral comes in various forms, such as Land, buildings, securities, etc. However, the fair value of collateral affects the calculation of ECL. To the extent possible, the Company uses active market data for valuing financial assets held as collateral. Other financial assets which do not have readily determinable market values are valued using models. Non-financial collateral is valued based on data provided by third parties or management judgments. In its normal course of business whenever default occurs, the Company may take possession of properties or other assets in its retail portfolio and generally disposes of such assets through auction, to settle outstanding debt. Any surplus funds are returned to the customers/obligors. As a result of this practice, assets under legal repossession processes are not recorded on the balance sheet. Loans are written off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subjected to write-offs. Any subsequent recoveries against such loans are credited to the statement of profit and loss.

Impairment of Trade receivable and Operating lease receivable

Impairment allowance on trade receivables is made under simplified approach on the basis of life time credit loss method, in addition to specific provision considering the uncertainty of recoverability of certain receivables.

Write-off

Impaired loans and receivables are written off, against the related allowance for loan impairment on completion of the Company's internal processes and when the Company concludes that there is no longer any realistic prospect of recovery of part or all of the loan. For loans that are individually assessed for impairment, the timing of write off is determined on a case by case basis. A write-off constitutes a derecognition event. The Company has a right to apply enforcement activities to recover such written off financial assets. Subsequent recoveries of amounts previously written off are credited to the statement of profit and loss.

3.7 Determination of fair value of Financial Instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

i. In the principal market for the asset or liability, or

ii. In the absence of a principal market, in the most advantageous market for the asset or liability

The principal or the most advantageous market must be accessible by the Company. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

Fair value measurements are categorized into Level 1, 2, or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

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

The Company recognizes transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred. No such instances of transfers between levels of the fair value hierarchy were recorded during the reporting period.

3.8 Cash and cash equivalents

Cash and cash equivalents comprise of cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above.

3.9 Bank Balances other than cash and cash equivalents

Bank balances other than cash and cash equivalents include earmarked balances with banks and balances which are held as margin money or security against borrowings, guarantees, and other commitments.

3.10 Other receivables

Other receivables mean receivables emanating from items that are classified as 'others' under 'Revenue from Operations'.

3.11 Property, plant, and equipment

Property, plant, and equipment (PPE) are measured at cost less accumulated depreciation and accumulated impairment if any. Cost of an item of property, plant, and equipment comprises its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use, and estimated costs of dismantling and removing the item and restoring the site on which it is located.

Advances paid towards the acquisition of fixed assets, outstanding at each reporting date are shown under other non-financial assets. The cost of property, plant, and equipment not ready for its intended use at each reporting date are disclosed as capital work-in-progress. Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably. Other repairs and maintenance costs are expensed off as and when incurred.

3.11.1 Depreciation

Depreciation on property, plant, and equipment is calculated using written down value method (WDV) to write down the cost of property and equipment to their residual values over their estimated useful lives which is in line with the estimated useful life as specified in Schedule II of the Companies Act, 2013.

The estimated useful lives are as follows:

Particulars	*Useful Life*
Building	*60 Years*
Building - Compound Wall and Well	*5 Years*
Furniture and Fixtures	*10 Years*
Electrical Fittings	*10 Years*
Computer	*3 Years*
Vehicles	*8 Years*
Plant and Machinery	*22/15 Years*

The residual values, useful lives, and methods of depreciation of property, plant, and equipment are reviewed at each financial year-end and adjusted prospectively, if appropriate. Changes in the expected useful life are accounted for by changing the amortization period or methodology, as appropriate, and treated as changes in accounting estimates.

Property, plant, and equipment are derecognized on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in other income/expense in the statement of profit and loss in the year the asset is derecognized. The date of disposal of an item of property, plant, and equipment is the date the recipient obtains control of that item in accordance with the requirements for determining when a performance obligation is satisfied in Ind AS 115.

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Right of Use of Assets
Right of use assets are depreciated from the commencement date on written down value basis over the shorter of lease term and useful life of the underlying asset.

3.12 Intangible assets
An intangible asset is recognized only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Company.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of an intangible asset comprises its purchase price including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition for its intended use following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.
Subsequent expenditure related to the asset is added to its carrying amount or recognized as a separate asset only if it increases the future benefits of the existing asset, beyond its previously assessed standards of performance and cost can be measured reliably.

Intangible assets comprising of software is amortized on a straight-line basis over a period of 10 years unless it has a shorter useful life.

Gains or losses from the derecognition of intangible assets are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of Profit or Loss when the asset is derecognized.

3.13 Impairment of non–financial assets: Property, Plant and Equipment and Intangible Assets
The Company assesses, at each reporting date, whether there is any indication that any property, plant and equipment, and intangible assets or group of assets called Cash Generating Units (CGU) may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount to determine the extent of impairment, if any.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs of disposal and its value in use. A recoverable amount is determined for an individual asset unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets. When the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used.

An assessment is made at each reporting date to determine whether there is an indication that previously recognized impairment losses no longer exist or have decreased. If such indication exists, the Company estimates the asset's or CGU's recoverable amount. A previously recognized impairment loss is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited so that the carrying amount of the asset does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of profit or loss unless the asset is carried at a revalued amount, in which case, the reversal is treated as a revaluation increase. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

3.14 Finance costs
Finance costs represent interest expense recognized by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial liabilities other than financial liabilities classified as FVTPL.
The EIR in case of a financial liability is computed

a. As the rate that exactly discounts estimated future cash payments through the expected life of the financial liability to the gross carrying amount of the amortized cost of financial liability.

b. By considering all the contractual terms of the financial instrument in estimating the cash flows

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c. Including all fees paid between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. Any subsequent changes in the estimation of the future cash flows are recognized in interest income with the corresponding adjustment to the carrying amount of the assets

3.15 Employee Benefits Expenses

3.15.1 Short Term Employee Benefits

All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include benefits such as salaries, wages, short-term compensated absence, etc. The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized as an expense during the period when the employees render the services.

3.15.2. Other long-term employee benefits

Compensated absences which are not expected to occur within twelve months after the end of the year in which the employee renders the related service are recognised as a liability at the present value of the defined benefit obligation as at the balance sheet date less the fair value of the plan assets out of which the obligations are expected to be settled. Long term service awards are recognised as a liability at the present value of the defined benefit obligation as at the balance sheet date. The obligation is measured on the basis of actuarial valuation using Projected unit credit method and remeasurements gains/ losses are recognised in P&L in the period in which they arise.

3.15.3 Post-Employment Benefits

A. Defined contribution schemes

All eligible employees of the company are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the company contribute monthly at a stipulated percentage of the covered employee's salary. Contributions are made to Employees Provident Fund Organization in respect of Provident Fund at the prescribed rates and are charged to Statement of Profit and Loss at actuals. The company has no liability for future provident fund benefits other than its annual contribution.

B. Defined Benefit schemes

Gratuity

The Company provides for gratuity covering eligible employees under which a lump sum payment is paid to vested employees at retirement, death, incapacitation, or termination of employment, of an amount reckoned on the respective employee's salary and his tenure of employment with the Company. The Company accounts for its liability for future gratuity benefits based on actuarial valuation determined at each Balance Sheet date by an Independent Actuary using Projected Unit Credit Method.

The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under a defined benefit plan are based on the market yields on Government Securities as at the Balance Sheet date.

An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, attrition rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, these liabilities are highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

Re-measurement, comprising of actuarial gains and losses (excluding amounts included in net interest on the net defined benefit liability), are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through Other Comprehensive Income in the period in which they occur. Re-measurements are not reclassified to profit and loss in subsequent periods

3.16 Provisions

Provisions are recognized when the company has a present obligation (legal or constructive) as a result of past events, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

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When the effect of the time value of money is material, the company determines the level of provision by discounting the expected cash flows at a pre-tax rate reflecting the current rates specific to the liability. The expense relating to any provision is presented in the statement of profit and loss net of any reimbursement.

3.17 Taxes

Income tax expense for the year comprises of current tax and deferred tax.

3.17.1 Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities.

The tax rates and tax laws used to compute the amount are those that are enacted, or substantively enacted, by the end of reporting date in India where the Company operates and generates taxable income. Current income tax relating to items recognized outside profit or loss is recognized outside profit or loss i.e., either in other comprehensive income or in equity.

Current tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

3.17.2 Deferred tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities used in the computation of taxable profit and their carrying amounts in the financial statements for financial reporting purposes.
Deferred tax liabilities are recognised for all taxable temporary differences, except:

i. Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss
ii. In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised, except:

i. When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss

ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are re-assessed at each reporting date and are recognised to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss ie., either in other comprehensive income or in equity. Deferred tax items are recognised in correlation to the underlying transaction either in other comprehensive income or directly in equity.





3.17.3 Goods and services tax /value-added taxes paid on acquisition of assets or on incurring expenses

Expenses and assets are recognized net of the goods and services tax/value-added taxes paid, except:

i. When the tax incurred on a purchase of assets or services is not recoverable from the taxation authority, in which case, the tax paid is recognized as part of the cost of acquisition of the asset or as part of the expense item, as applicable

ii. When receivables and payables are stated with the amount of tax included, the net amount of tax recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the balance sheet.

3.18 Other income and expenses

All other income and expenses are recognized in the period they occur.

3.19 Contingent Liabilities and Assets

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The Company does not recognize a contingent liability but discloses its existence in the financial statements.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity. Contingent assets are neither recognized nor disclosed in the financial statements.

3.20 Earnings Per Share

The Company reports basic and diluted earnings per share in accordance with Ind AS 33 on Earnings per share. Basic EPS is calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting preference dividend and attributable taxes) by the weighted average number of equity shares outstanding during the year.
The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources.

For calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares. Dilutive potential equity shares are deemed converted as of the beginning of the period unless they have been issued at a later date. In computing the dilutive earnings per share, only potential equity shares that are dilutive and that either reduce the earnings per share or increases loss per share are included.

3.21 Foreign currency transactions

Transactions in foreign currencies are translated into the functional currency of the Company at the exchange rates at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the exchange rate at the reporting date and the resultant exchange differences are recognized in the Statement of Profit and Loss. Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the exchange rate when the fair value was determined. Non-monetary assets and liabilities that are measured based on the historical cost in a foreign currency are translated at the exchange rate at the date of the transaction.

3.22 Cash-flow statement

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from regular revenue-generating, investing and financing activities of the Company are segregated.

3.23 Segment Reporting

The Company is engaged in the business segment of Financing, whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated and to assess its performance, and for which discrete financial information is available. Further other business segments do not exceed the quantitative thresholds as defined by the Ind AS 108 on "Operating Segment". Hence, there are no separate reportable segments, as required by the Ind AS 108 on "Operating Segment".

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3.24 Leases

The Company has adopted Ind AS 116-Leases effective from 1st April 2019, using the modified retrospective method. The Company has applied the standard to its leases with the cumulative impact recognized on the date of initial application.
The Company's lease asset classes primarily consist of leases for buildings. The Company assesses whether a contract is or contains a lease, at the inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether:

(i) The contract involves the use of an identified asset
(ii) The Company has substantially all of the economic benefits from the use of the asset through the period of the lease and
(iii) The Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognizes a right-of-use asset ("ROU") and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term Leases) and leases of low-value assets. For these short-term and leases of low-value assets, the Company recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses if any. Right-of-use assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The lease liability is initially measured at the present value of the future lease payments. The lease payments are discounted using the interest rate implicit in the lease or, if not readily determinable, using the incremental borrowing rates. The lease liability is subsequently re-measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments made.

A lease liability is re-measured upon the occurrence of certain events such as a change in the lease term or a change in an index or rate used to determine lease payments. The re-measurement normally also adjusts the leased assets. Lease liability and ROU asset have been separately presented in the Balance Sheet and lease payments have been classified as financing cash flows.

4 Significant accounting judgments, estimates, and assumptions

The preparation of financial statements in conformity with the Ind AS requires the management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets, and liabilities and the accompanying disclosure and the disclosure of contingent liabilities, at the end of the reporting period. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.
In particular, information about significant areas of estimation, uncertainty, and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements is included in the following notes:

4.1 Going Concern

The financial statements of the Company are prepared on a going concern basis. Management is of the view that it is considered appropriate to prepare these financial statements on a going concern basis as the Company expects to generate sufficient cash flows from operating activities and unused lines of credit to meet its obligations in the foreseeable future.

4.2 Business Model Assessment

Classification and measurement of financial assets depend on the results of the Solely Payments of Principal and Interest (SPPI) and the business model test. The Company determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgment reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed, and how the managers of the assets are compensated. The Company monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of

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the business for which the asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets.

4.3 Effective Interest Rate (EIR) method

The Company's EIR methodology recognizes interest income using a rate of return that represents the best estimate of a constant rate of return over the expected behavioural life of loans given and recognizes the effect of potentially different interest rates at various stages and other characteristics of the product life cycle (including prepayments and penalty interest and charges).
This estimation, by nature, requires an element of judgment regarding the expected behaviour and life-cycle of the instruments, probable fluctuations in collateral value as well as expected changes to India's base rate and other fee income/expense that are integral parts of the instrument

4.4 Impairment of loans portfolio

The measurement of impairment losses across all categories of financial assets requires judgment, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

It has been the Company's policy to regularly review its models in the context of actual loss experience and adjust when necessary.

4.5 Contingent liabilities and provisions other than impairment on a loan portfolio

The Company operates in a regulatory and legal environment that, by nature, has a heightened element of litigation risk inherent to its operations. As a result, it is involved in various litigation and arbitration in the ordinary course of business. When the Company can reliably measure the outflow of economic benefits in relation to a specific case and considers such outflows to be probable, the Company records a provision against the case. Where the probability of outflow is considered to be remote, or probable, but a reliable estimate cannot be made, a contingent liability is disclosed. Given the subjectivity and uncertainty of determining the probability and amount of losses, the Company takes into account a number of factors including legal advice, the stage of the matter, and historical evidence from similar incidents. Significant judgment is required to conclude these estimates.

4.6 Defined employee benefit assets and liabilities

The cost of the defined benefit gratuity plan and the present value of the gratuity obligation are determined using actuarial valuations. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, future salary increases, and mortality rates. Due to the complexities involved in the valuation and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

4.7 Fair value measurement

When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using various valuation techniques. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values. Judgments include considerations of inputs such as liquidity risk, credit risk, and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

4.8 Other estimates

These include contingent liabilities, useful lives of tangible and intangible assets, etc.

Note 5: Cash and Cash Equivalents and Bank Balances

Note 5.1: Cash and cash equivalents — Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Cash on hand	606.17	939.06
Balances with Banks	15,840.12	1,799.16
Cheques, drafts on hand	-	-
Fixed deposits with bank (original maturity within a period of three months)		-
Total	**16,446.29**	**2,738.22**

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Note 5.2: Bank balance other than cash and cash equivalents

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Fixed deposits with bank (maturing after a period of three months) (Refer Note 5.2.1)	32,166.61	41,428.86
Balance in other escrow accounts	-	-
Unclaimed Auction Surplus	19.04	204.75
Unclaimed interest and redemption proceeds of Non-Convertible debentures- Private Issue	6.20	18.90
Total	**32,191.85**	**41,652.51**

Note 5.2.1: Fixed Deposits with Banks to the extent held as security against the borrowings, guarantees, etc.

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Security for borrowings	31,156.21	39,979.62
Security for guarantees	28.87	28.24
Total	**31,185.08**	**40,007.86**

Note 6: Receivables

Note 6.1: Trade Receivables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
a) Trade Receivables Considered good - secured	-	-
b) Trade Receivables Considered good – unsecured	86.92	47.43
c) Trade Receivables which have a significant increase in credit risk	-	-
d) Trade Receivables -credit impaired	0.39	4.01
Total	**87.31**	**51.44**
Less: Allowance for impairment loss	0.39	4.01
Total Net Receivable	**86.92**	**47.43**

Trade Receivables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Undisputed Trade Receivable						
Considered Good	86.92	-	-	-	-	86.92
Considered doubtful	0.12	0.05	0.22	-	-	0.39
Disputed Trade Receivable	-	-	-	-	-	-
Considered Good	-	-	-	-	-	-
Considered doubtful	-	-	-	-	-	-
Gross carrying Amount	**87.04**	**0.05**	**0.22**	**-**	**-**	**87.31**
Less : ECL - simplified approach	**0.12**	**0.05**	**0.22**	**-**	**-**	**0.39**
Net carrying amount	**86.92**	**-**	**-**	**-**	**-**	**86.92**

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Trade Receivables ageing schedule Currency: ₹ in Lakhs

Particulars	As at March 31, 2024					
	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Undisputed Trade Receivable						
Considered Good	47.43	-	-	-	-	**47.43**
Considered doubtful	0.41	0.41	1.88	-	1.31	**4.01**
Disputed Trade Receivable						
Considered Good	-	-	-	-	-	**-**
Considered doubtful	-	-	-	-	-	**-**
Gross carrying Amount	**47.84**	**0.41**	**1.88**		**1.31**	**51.44**
Less : ECL - simplified approach	0.41	0.41	1.88		1.31	**4.01**
Gross carrying Amount	**47.43**	-	-	-	-	**47.43**

Reconciliation of impairment loss allowance on Trade receivables: Currency: ₹ in Lakhs

Particulars	Amount
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2023	4.07
Add: Addition during the year	2.70
(Less): Reduction during the year	2.76
Impairment allowance as per March 31, 2024	4.01
Add: Addition during the year	(0.92)
(Less): Reduction during the year	2.70
Impairment allowance as per March 31, 2025	**0.39**

Note 6.2: Other Receivables Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
a) Other Receivables Considered good - secured	-	-
b) Other Receivables Considered good - unsecured	-	-
Receivables from Power Generation - Wind Mill	-	0.64
Receivables Others	12.23	2.17
c) Other Receivables which have significant increase in Credit Risk	-	-
d) Other Receivables - credit impaired	20.62	20.62
Total	**32.85**	**23.43**
Less: Allowance for impairment loss on other receivables considered good - unsecured	**32.49**	**20.62**
Total Net Other Receivable	**0.36**	**2.81**

As at March 31, 2025 Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	5.58	6.65	-	-	20.62	32.85
Less : ECL - simplified approach	5.22	6.65	-	-	20.62	32.49
Net carrying amount	**0.36**	-	-	-	-	**0.36**

As at March 31, 2024 Currency: ₹ in Lakhs

Particulars	Outstanding for following periods from due date of payment					
	Less than six months	6 months to 1 year	1 to 2 years	2 to 3 years	More than 3 years	Total
Estimated total gross carrying amount	2.81	-	-			**23.43**
Less : ECL - simplified approach	-	-	-			**20.62**
Net carrying amount	**2.81**	-	-			**2.81**

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Reconciliation of impairment loss allowance on Other receivables:	Currency: ₹ in Lakhs
Particulars	**Amount**
Impairment allowance measured as per simplified approach	
Impairment allowance as per March 31, 2023	**20.73**
Add: Addition during the year	-
(Less): Reduction during the year	0.11
Impairment allowance as per March 31, 2024	**20.62**
Add: Addition during the year	11.87
(Less): Reduction during the year	-
Impairment allowance as per March 31, 2025	**32.49**

Notes:

(i) These receivables are non-interest bearing and short-term in nature

(ii) Impairment provision has been made for doubtful debts.

(iii) None of the trade and other receivables is due from directors or other officers of the company either severally or jointly with any other person. Nor are due from firms or private companies respectively in which any director is a partner, a director, or a member.

(iv) **Simplified approach for trade and other receivables**

The Company follows 'simplified approach' for recognition of impairment loss allowance on trade and other receivables. The application of simplified approach does not require the Company to track changes in credit risk. It recognises impairment loss allowance based on lifetime ECLs at each reporting date, right from its initial recognition. At every reporting date, the historical observed default rates are updated for changes in the forward-looking estimates.

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Note 7: Loans

Currency: ₹ in Lakhs

Particulars	Amortised Cost	At Fair value				As at March 31,2025
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total	Total
(A) i) Gold Loan	5,71,223.87	-	-	-	-	5,71,223.87
ii) Business Loans	56.15	-	-	-	-	56.15
iii) Micro Finance Loans	45.28	-	-	-	-	45.28
iv) Mortgaged Loan	5,051.55	-	-	-	-	5,051.55
v) Rental Loan	13.28	-	-	-	-	13.28
vi) Other Loans	192.43	-	-	-	-	192.43
Total (A) - Gross	**5,76,582.56**	-	-	-	-	**5,76,582.56**
Less: Impairment loss allowance	7,773.57	-	-	-	-	7,773.57
Total (A) - Net	**5,68,808.99**	-	-	-	-	**5,68,808.99**
(B) I) Secured by tangible assets						
i) Gold Loan	5,71,223.87	-	-	-	-	5,71,223.87
ii) Mortgaged Loan	5,051.55	-	-	-	-	5,051.55
Total (I) - Gross	**5,76,275.42**	-	-	-	-	**5,76,275.42**
Less: Impairment loss allowance	7,508.04	-	-	-	-	7,508.04
Total (I) - Net	**5,68,767.38**	-	-	-	-	**5,68,767.38**
II) Unsecured						
i) Business Loans	56.15	-	-	-	-	56.15
ii) Micro Finance Loans	45.28	-	-	-	-	45.28
iii) Rental Loan	13.28	-	-	-	-	13.28
iv) Other Loans	192.43	-	-	-	-	192.43
Total (II) - Gross	**307.14**	-	-	-	-	**307.14**
Less: Impairment loss allowance	265.53	-	-	-	-	265.53
Total (II) - Net	**41.61**	-	-	-	-	**41.61**
Total (B) (I+II) - Net	**5,68,808.99**	-	-	-	-	**5,68,808.99**
(C) (I) Loans in India						
i) Public Sector		-	-	-	-	
ii) Others	5,76,582.56	-	-	-	-	5,76,582.56
Total (C) (I) - Gross	**5,76,582.56**	-	-	-	-	**5,76,582.56**
Less: Impairment loss allowance	7,773.57	-	-	-	-	7,773.57
Total (C) (I)- Net	**5,68,808.99**	-	-	-	-	**5,68,808.99**
(II) Loans outside India	-	-	-	-	-	-
Total (C) (I) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-	-	-
Total (C) (I) and (C) (II)	**5,68,808.99**	-	-	-		5,68,808.99

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Currency: ₹ in Lakhs

Particulars	Amortised Cost	At Fair value				As at March 31,2024
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	Sub-total	Total
(A) i) Gold Loan	5,32,434.31	-	-	-	-	5,32,434.31
ii) Business Loans	9.92	-	-	-	-	9.92
iii) Micro Finance Loans	57.75	-	-	-	-	57.75
iv) Mortgaged Loan	5,346.32	-	-	-	-	5,346.32
v) Rental Loan	13.28	-	-	-	-	13.28
vi) Other Loans	398.52	-	-	-	-	398.52
Total (A) - Gross	**5,38,260.10**	-	-	-	-	**5,38,260.10**
Less: Impairment loss allowance	7,225.36	-	-	-	-	7,225.36
Total (A) - Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(B) I) Secured by tangible assets						
i) Gold Loan	5,32,434.31	-	-	-	-	5,32,434.31
ii) Mortgaged Loan	5,346.32	-	-	-	-	5,346.32
Total (I) - Gross	**5,37,780.63**	-	-	-	-	**5,37,780.63**
Less: Impairment loss allowance	6,914.36	-	-	-	-	6,914.36
Total (I) - Net	**5,30,866.27**	-	-	-	-	**5,30,866.27**
II) Unsecured		-	-	-	-	
i) Business Loans	9.92	-	-	-	-	9.92
ii) Micro Finance Loans	57.75	-	-	-	-	57.75
iii) Rental Loan	13.28	-	-	-	-	13.28
iv) Other Loans	398.52	-	-	-	-	398.52
Total (II) - Gross	**479.47**	-	-	-	-	**479.47**
Less: Impairment loss allowance	311.00	-	-	-	-	311.00
Total (II) - Net	**168.47**	-	-	-	-	**168.47**
Total (B) (I+II) - Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(C) (I) Loans in India						
i) Public Sector		-	-	-	-	
ii) Others	5,38,260.10	-	-	-	-	**5,38,260.10**
Total (C) (I) - Gross	**5,38,260.10**	-	-	-	-	**5,38,260.10**
Less: Impairment loss allowance	7,225.36	-	-	-	-	**7,225.36**
Total (C) (I)- Net	**5,31,034.74**	-	-	-	-	**5,31,034.74**
(II) Loans outside India	-	-	-	-	-	-
Total (C) (I) - Gross	-	-	-	-	-	-
Less: Impairment loss allowance	-	-	-	-	-	-
Total (C) (II)- Net	-	-	-	-		-
Total (C) (I) and (C) (II)	**5,31,034.74**	-	-	-		**5,31,034.74**

Note: (i) Please refer Note 38: Related Party Disclosures for details of loans given to Related Parties
(ii) There are no loans measured at FVOCI or FVTPL or designated at FVTPL.

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Credit Quality of Loan Assets

The table below shows the credit quality and the maximum exposure to credit risk based on the Company's internal credit rating system and year-end stage classification. The amounts presented are gross of impairment allowances. Details of the Company's internal grading system are explained in Note 41.

Currency: ₹ in Lakhs

Particulars	As at March 31,							
	2025				2024			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Internal rating grade								
Performing								
High grade	5,57,824.88	-	-	5,57,824.88	4,97,785.97	-	-	4,97,785.97
Standard grade	-	3,354.97	-	3,354.97	-	12,212.56	-	12,212.56
Sub-standard grade	-	3,742.40	-	3,742.40	-	15,528.56	-	15,528.56
Past due but not impaired	-	3,785.21	-	3,785.21	-	4,971.98	-	4,971.98
Non- performing	-	-	-	-				
Individually impaired	-	-	7,875.10	7,875.10	-	-	7,761.03	7,761.03
Total	**5,57,824.88**	**10,882.58**	**7,875.10**	**5,76,582.56**	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**5,57,824.88**	**10,882.58**	**7,875.10**	**5,76,582.56**	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**

An analysis of changes in the gross carrying amount and the corresponding ECL allowances is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31,							
	2025				2024			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
Gross carrying amount opening balance	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**	**4,64,525.44**	**18,686.29**	**7,754.85**	**4,90,966.58**
New assets originated or purchased	16,09,419.63	922.22	1,533.70	16,11,875.55	16,08,016.71	-	425.90	16,08,442.61
Assets derecognised or repaid (excluding write offs and includes interest accruals adjusted)	(15,38,413.96)	(32,548.51)	(2,590.62)	(15,73,553.09)	(15,39,603.13)	(18,613.00)	(2,747.50)	(15,60,963.63)
Transfers to Stage 1	-	-	-	-	-	-	-	-
Transfers to Stage 2	(10,966.76)	10,966.76	-	-	(35,153.05)	35,153.05	-	-
Transfers to Stage 3	-	(1,170.99)	1,170.99	-	-	(2,513.24)	2,513.24	-
Amounts written off	-	-	-	-	-	-	(185.46)	(185.46)
Gross carrying amount closing balance	**5,57,824.88**	**10,882.58**	**7,875.10**	**5,76,582.56**	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**
EIR impact of Service charges received	-	-	-	-	-	-	-	-
Gross carrying amount closing balance net of EIR impact of service charge received	**5,57,824.88**	**10,882.58**	**7,875.10**	**5,76,582.56**	**4,97,785.97**	**32,713.10**	**7,761.03**	**5,38,260.10**

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Reconciliation of ECL balance is given below:

Currency: ₹ in Lakhs

Particulars	Year ended March 31,							
	2025				2024			
	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total	Stage 1 Collective	Stage 2 Collective	Stage 3 Collective	Total
ECL allowance - opening balance	1,544.79	696.48	4,984.08	7,225.36	1,589.64	378.00	4,429.88	6,397.52
New assets originated or purchased	7,022.80	147.51	468.15	7,638.47	4,449.79	19.91	882.93	5,352.63
Assets derecognised or repaid (excluding write offs and includes interest accruals adjusted)	(6,236.80)	(816.72)	(394.85)	(7,448.38)	(4,388.96)	(396.34)	(494.02)	(5,279.32)
Transfers to Stage 1	-	-	-	-	-	-	-	-
Transfers to Stage 2	(43.89)	275.18	-	231.29	(105.68)	753.96	-	648.28
Transfers to Stage 3	-	(29.38)	156.21	126.83	-	(59.04)	350.75	291.71
Impact on year-end ECL of exposures transferred between stages during the year	**742.11**	**(423.41)**	**229.51**	**548.21**	**(44.85)**	**318.49**	**739.66**	**1,013.30**
Amounts written off	-	-	-	-	-	-	(185.46)	(185.46)
ECL allowance - closing balance	**2,286.90**	**273.07**	**5,213.60**	**7,773.57**	**1,544.79**	**696.48**	**4,984.08**	**7,225.36**

Note 8: Other financial assets

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Security deposits	1,322.64	1,357.33
Total	**1,322.64**	**1,357.33**

Note 9: Current tax assets (net)

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Income tax refundable *Provision for the year ₹4,338.67 lakhs (31 March 2024 ₹4,101.83 lakhs)*	1,295.75	1,604.79
Total	**1,295.75**	**1,604.79**

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Note 10. Property. Plant and Equipment

Currency: ₹ in Lakhs

Particulars	Land	Building	Furniture & Fixtures	Electrical Fittings	Plant and Machinery	Vehicles	Computer and Accessories	Total	Capital-work-in progress
Gross block- at cost									
Deemed cost as at April 01, 2023	**8,263.73**	**460.82**	**9,362.70**	**2,184.10**	**580.50**	**410.43**	**2,030.34**	**23,292.62**	**-**
Additions	10.28	-	559.79	160.02	-	15.76	125.25	871.10	-
Disposals	-	-	3.57	-	-	12.20	20.40	36.17	-
As at March 31, 2024	**8,274.01**	**460.82**	**9,918.92**	**2,344.12**	**580.50**	**413.99**	**2,135.19**	**24,127.55**	**-**
Additions	-	-	377.03	133.45	-	0.95	123.69	635.12	-
Disposals	-	-	49.68	-	-	43.81	11.17	104.67	-
As at March 31, 2025	**8,274.01**	**460.82**	**10,246.27**	**2,477.57**	**580.50**	**371.13**	**2,247.71**	**24,658.00**	**-**
Accumulated Depreciation									
As at April 01, 2023	**-**	**208.38**	**7,091.10**	**1,545.34**	**286.92**	**344.89**	**1,800.24**	**11,276.87**	**-**
Charge for the year	-	11.89	604.01	175.47	37.57	19.71	135.30	983.95	-
Disposals	-	-	3.39	-	-	11.59	19.36	34.34	-
As at March 31, 2024	**-**	**220.27**	**7,691.72**	**1,720.81**	**324.49**	**353.01**	**1,916.18**	**12,226.48**	**-**
Charge for the year	-	11.31	572.66	169.25	32.75	15.61	118.75	920.34	-
Disposals	-	-	47.20	-	-	41.62	10.61	99.44	-
As at March 31, 2025	**-**	**231.58**	**8,217.18**	**1,890.06**	**357.24**	**327.00**	**2,024.32**	**13,047.38**	**-**
Net Block	-	-	-	-	-	-	-	-	-
As at March 31, 2024	**8,274.01**	**240.55**	**2,227.20**	**623.31**	**256.01**	**60.98**	**219.01**	**11,901.07**	**-**
As at March 31, 2025	**8,274.01**	**229.24**	**2,029.09**	**587.51**	**223.26**	**44.13**	**223.39**	**11,610.62**	**-**

Note:

(i) All title deeds of immovable properties are held in the name of the Company

(ii) No revaluation of any class of asset was carried out during the year.

(iii) Charge by Income tax Department - ₹ 10,80,91,696/- first charge on WDV of Furniture and Fixtures by Income Tax Department as per 281 order

(iv) Charge for Debt Securities - The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met.

(v) Charge for Borrowings – Pari- passu floating charge on movable assets.

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Leases

Note 11: Right of use assets

Currency: ₹ in Lakhs

Particulars	Premises
Gross block	
Deemed cost as at April 01, 2023	7,535.85
Additions	2,313.89
Disposals	2,116.07
Net carrying amount as at March 31, 2024	7,733.67
Additions	2,363.03
Disposals	1,934.75
Net carrying amount as at March 31, 2025	8,161.95
Accumulated Depreciation	
As at April 01, 2023	3,625.98
Charge for the year	1,968.67
Disposals	1,692.39
Net carrying amount as at March 31, 2024	3,902.26
Charge for the year	2,023.86
Disposals	1,722.58
Net carrying amount as at March 31, 2025	4,203.54
Net Block	-
Net carrying amount as at March 31, 2024	3,831.41
Net carrying amount as at March 31, 2025	3,958.41

*No revaluation of right of use assets was carried out during the year.

Note 11.1: Lease Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Lease Liabilities	4,201.14	4,093.85
Total	**4,201.14**	**4,093.85**

11.1(a) Maturity analysis of lease liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Less than 1 year	1,649.54	1,635.22
1 to 2 years	1,100.36	1,168.76
2 to 3 years	561.97	587.65
3 to 4 years	291.83	254.71
4 to 5 years	243.82	179.37
Above 5 year	353.62	268.14
Total	**4,201.14**	**4,093.85**

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11.2 Amounts recognised in the Statement of Profit and Loss Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Depreciation charge of right-of-use assets (included in depreciation, amortisation and impairment)	2,023.86	1,968.67
Interest expense (included in finance costs)	460.99	421.91
11.3 Gains or losses arising from sale and leaseback transactions	-	-
11.4 The total cash outflow for leases during the year	2,384.80	2,246.79

11.5 Lease Disclosures

In the statement of profit and loss, operating lease expenses which were recognised as other expenses are now recognised as depreciation expense for the right-of-use asset and finance cost for interest accrued on lease liability. For the year ended March 31, 2025 this resulted in reversal of rental expenses of ₹2,384.80 Lakh and a charge of ₹2,024.06 Lakh towards depreciation of right-of-use asset and interest charge of ₹460.99 Lakh on lease liability

Particulars	For lease entered in the year ended March 31, 2025	For lease entered in the year ended March 31, 2024
The weighted average incremental borrowing rate applied to lease liabilities recognized in the balance sheet is:	10.63%	10.59%

The Company has not availed the option for charging off of rental related to short-term leases and leases of low-value assets. All leases have been considered for the determination of lease liability and Right of use assets.

The Company's leases mainly comprise of premises used for branch operations.

Note 12: Other Intangible Assets

Currency: ₹ in Lakhs

Particulars	Licenses & Franchise	Brands/ Trademarks	Computer Software	Total
Gross block- at cost				
Deemed cost as at April 01, 2023	**122.61**	**1.90**	**384.12**	**508.63**
Additions	-	-	37.52	37.52
Disposals	-	-	-	-
Net carrying amount as at March 31, 2024	**122.61**	**1.90**	**421.64**	**546.15**
Additions	-	-	34.47	34.47
Disposals	-	-	-	-
Net carrying amount as at March 31, 2025	**122.61**	**1.90**	**456.11**	**580.62**
Accumulated Depreciation				
As at April 01, 2023	**71.52**	**1.44**	**182.34**	**255.30**
Charge for the year	12.30	0.09	39.93	52.32
Disposals	-	-	-	-
Net carrying amount as at March 31, 2024	**83.82**	**1.53**	**222.27**	**307.62**
Charge for the year	8.95	0.09	41.30	50.35
Disposals	-	-	-	-
Net carrying amount as at March 31, 2025	**92.77**	**1.62**	**263.57**	**357.96**
Net Block				
Net carrying amount as at March 31, 2024	**38.79**	**0.37**	**199.37**	**238.53**
Net carrying amount as at March 31, 2025	**29.85**	**0.28**	**192.53**	**222.66**

Note :

(i) The Company does not have any intangible assets under development

(ii) The Company has not revalued its intangible assets during the year

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Note 13: Other Non-Financial Assets

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Security Deposits with government authorities	178.07	171.93
Balances with government authorities	731.00	498.26
Prepaid expenses	1,743.43	1,783.11
Advance Account and Other Deposits	571.70	397.20
Stock of stamp	2.18	1.57
Other non-financial assets	29.52	24.93
Total	**3,255.90**	**2,877.00**

Note 14: Payables

Note 14.1 Trade Payables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Trade Payables		
(i) total outstanding dues of micro-enterprises and small enterprises	25.38	25.38
(ii) total outstanding dues of creditors other than micro-enterprises and small enterprises	30.03	23.43
Total	**55.41**	**48.81**

Note - The information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of information available with the Company. The amount of principal and interest outstanding during the year is given below :

Total outstanding dues of micro enterprises and small enterprises

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
a) The principal amount and the interest due thereon remaining unpaid to any supplier as at the end of each accounting year.	25.38	25.38
b) The amount of interest paid by the buyer in terms of section 16, of the Micro Small and Medium Enterprise Development Act, 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year.	-	-
c) The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under Micro Small and Medium Enterprise Development Act, 2006.	-	-
d) The amount of interest accrued and remaining unpaid at the end of each accounting year;	-	-
e) The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro Small and Medium Enterprise Development Act, 2006.	-	-
Total	**25.38**	**25.38**

Trade Payables ageing schedule

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025				
	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	25.38	-	-	-	**25.38**
(ii) Others	6.65	-	-	23.38	**30.03**
(iii) Disputed dues -MSME	-	-	-	-	**-**
(iv) Disputed dues -Others	-	-	-	-	**-**
Total	**32.03**	**-**	**-**	**23.38**	**55.41**

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As at March 31, 2024					
Particulars	Outstanding for following periods from the due date of payments				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	25.38	-	-	-	25.38
(ii) Others	0.05	-	-	23.38	23.43
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total	**25.43**	**-**	**-**	**23.38**	**48.81**

Note 14.2: Other Payables

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	62.52	1.71
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	229.80	170.53
Total	**292.32**	**172.24**

Note 15: Debt Securities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	-	-	-	-
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,45,230.54	-	-	2,45,230.54
Total (A)	**2,45,230.54**			**2,45,230.54**
Debt securities in India	2,45,230.54	-		2,45,230.54
Debt securities outside India	-	-	-	-
Total (B)	**2,45,230.54**	**-**	**-**	**2,45,230.54**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Secured Non-Convertible Debentures* (Refer note 15.1)	1,491.40	-	-	**1,491.40**
Secured Non-Convertible Debentures -Listed** (Refer note 15.2)	2,16,237.81	-	-	**2,16,237.81**
Total (A)	**2,17,729.21**			**2,17,729.21**
Debt securities in India	2,17,729.21			**2,17,729.21**
Debt securities outside India	-	-		-
Total (B)	**2,17,729.21**	**-**	**-**	**2,17,729.21**

Nature of security

The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

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The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met.

The principal amount of the Secured NCDs allotted in terms of XVIth to XXXIInd tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon. The company has reported an outstanding amount of Rs 62.82 lakhs as unpaid (unclaimed) matured debentures and unpaid (unclaimed interest) as on 31.03.2025.

Private Placement of NCDs (INE403Q07FN3)
The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

Private Placement of NCDs (INE403Q07FE2)
First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

Private Placement of NCDs (INE403Q07EV9)
The debentures shall be secured by way of a first ranking, and Pari-passu charge on identified gold receivables of the company ("Hypothecated Receivables"/ Hypothecated Assets) The Hypothecated Receivables shall at all times be equal to the value of the outstanding principal amount of the Debentures. The Company shall maintain the value of security at all times equal to 1.10 (one decimal point one zero) time or 110% (one hundred and ten percent) the aggregate amount of principal outstanding of the NCDs.

*Excludes unclaimed matured debentures which is shown as a part of other financial liabilities in Note 18
**Includes EIR impact of transaction cost

Note 15.1: Secured Redeemable Non-Convertible Debentures-Unlisted

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2025	2024		
KSB IV	Mar 2012- Feb 2013	Feb 2016- May 2018	3.20	15.50	36- 66 Months	12%- 12.80%
Sundaram Finance Ltd	August 30, 2023	November 30, 2024	-	1,500.00	15 Months	11.00%
Sub Total			**3.20**	**1,515.50**		
Less: Unclaimed Matured Non-Convertible Debenture and Interest thereon shown as a part of Other Financial Liabilities			3.20	15.50		
Less :EIR impact of Transaction cost				8.60		
Total			**0.00**	**1,491.40**		

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Note 15.2: Secured Redeemable Non-Convertible Debentures - Public Issue & Listed

The principal amount of outstanding Secured Redeemable Non-Convertible Listed Debentures raised through Public and Private Issue stood at ₹ 2,24,461.79 Lakhs (March 31, 2024: ₹ 1,97,524.68 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2025	2024		
Public	NCD 11	29/08/2017	27/12/2024	-	2,491.46	88 Months	9.91%
Public	NCD 13	23/04/2018	22/08/2025	3,201.24	2,912.60	88 Months	9.91%
Public	NCD 16	06/05/2019	04/05/2024	-	383.84	60 Months	10.00%
Public	NCD 17	21/08/2019	20/08/2024	-	642.34	60 Months	10.00%
Public	NCD 18	10/12/2019	09/06/2025	867.51	783.59	66 Months	10.71%
Public	NCD 18	10/12/2019	09/12/2026	1,029.30	1,029.30	84 Months	10.25%
Public	NCD 18	10/12/2019	09/12/2026	3,955.78	3,582.81	84 Months	10.41%
Public	NCD 19	29/05/2020	28/05/2024	-	4,650.98	48 Months	10.67%
Public	NCD 19	29/05/2020	28/11/2025	1,370.92	1,238.30	66 Months	10.71%
Public	NCD 20	14/10/2020	13/12/2024	-	2,855.18	50 Months	10.22%
Public	NCD 20	14/10/2020	13/10/2027	1,330.15	1,330.15	84 Months	10.25%
Public	NCD 20	14/10/2020	13/10/2027	2,816.78	2,551.20	84 Months	10.41%
Public	NCD 21	23/01/2021	22/01/2025	-	5,085.29	48 Months	10.67%
Public	NCD 21	23/01/2021	22/07/2026	1,809.06	1,634.18	66 Months	10.71%
Public	NCD 22	29/04/2021	28/10/2024	-	10,321.87	42 Months	10.00%
Public	NCD 22	29/04/2021	28/04/2025	6,953.78	6,283.61	48 Months	10.67%
Public	NCD 23	30/09/2021	29/09/2024	-	503.67	36 Months	9.00%
Public	NCD 23	30/09/2021	29/09/2024	-	4,556.10	36 Months	9.50%
Public	NCD 23	30/09/2021	29/03/2025	-	13,583.84	42 Months	10.00%
Public	NCD 23	30/09/2021	29/11/2025	3,738.80	3,392.66	50 Months	10.22%
Public	NCD 23	30/09/2021	29/09/2027	31.22	31.22	72 Months	9.00%
Public	NCD 23	30/09/2021	29/09/2028	2,418.46	2,190.44	84 Months	10.41%
Public	NCD 24	18/04/2022	17/04/2025	2,851.70	2,851.70	36 Months	8.75%
Public	NCD 24	18/04/2022	17/04/2025	5,340.59	4,899.62	36 Months	9.00%
Public	NCD 24	18/04/2022	17/10/2025	2,610.70	2,610.70	42 Months	9.25%
Public	NCD 24	18/04/2022	17/04/2026	2,255.16	2,255.16	48 Months	9.50%
Public	NCD 24	18/04/2022	17/10/2026	3,361.68	3,071.99	54 Months	9.43%
Public	NCD 24	18/04/2022	17/04/2027	11,832.45	11,832.45	60 Months	10.00%
Public	NCD 24	18/04/2022	17/08/2029	3,735.98	3,399.56	88 Months	9.91%
Public	NCD 25	11/08/2022	10/08/2025	1,454.72	1,454.72	36 Months	8.50%
Public	NCD 25	11/08/2022	10/08/2025	7,392.48	6,782.10	36 Months	9.00%
Public	NCD 25	11/08/2022	10/02/2026	952.84	952.84	42 Months	9.00%
Public	NCD 25	11/08/2022	10/08/2026	11,474.34	11,474.34	48 Months	9.50%
Public	NCD 25	11/08/2022	10/02/2027	3,400.83	3,107.77	54 Months	9.43%
Public	NCD 25	11/08/2022	10/08/2027	276.81	276.81	60 Months	9.25%
Public	NCD 25	11/08/2022	10/12/2029	3,107.16	2,827.21	88 Months	9.91%
Public	NCD 26	16/01/2023	15/07/2024	-	3,536.81	18 Months	8.00%
Public	NCD 26	16/01/2023	15/01/2025	-	982.31	24 Months	8.25%
Public	NCD 26	16/01/2023	15/07/2025	1,317.57	1,214.46	30 Months	8.49%
Public	NCD 26	16/01/2023	15/01/2026	3,373.91	3,373.91	36 Months	9.00%
Public	NCD 26	16/01/2023	15/04/2026	5,126.98	4,692.89	39 Months	9.25%
Public	NCD 26	16/01/2023	15/01/2027	10,356.59	10,356.59	48 Months	9.50%
Public	NCD 26	16/01/2023	15/07/2027	2,643.95	2,416.11	54 Months	9.43%
Public	NCD 26	16/01/2023	15/05/2030	2,392.37	2,176.72	88 Months	9.91%
Public	NCD 27	29/04/2023	28/07/2024	-	3,069.60	15 Months	8.50%
Public	NCD 27	29/04/2023	28/04/2025	1,702.22	1,702.22	24 Months	8.75%
Public	NCD 27	29/04/2023	28/10/2025	1,446.48	1,328.87	30 Months	8.85%
Public	NCD 27	29/04/2023	28/04/2026	1,694.71	1,694.71	36 Months	9.00%
Public	NCD 27	29/04/2023	28/07/2026	2,246.70	2,056.48	39 Months	9.25%
Public	NCD 27	29/04/2023	28/04/2027	5,608.01	5,608.01	48 Months	9.50%

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Public	NCD 27	29/04/2023	28/10/2027	1,360.66	1,243.41	54 Months	9.43%
Public	NCD 27	29/04/2023	28/08/2030	1,373.71	1,249.90	88 Months	9.91%
Public	NCD 28	28/09/2023	27/05/2025	3,572.86	3,292.35	20 Months	8.52%
Public	NCD 28	28/09/2023	27/09/2025	1,242.38	1,242.38	24 Months	8.75%
Public	NCD 28	28/09/2023	27/03/2026	1,098.22	1,008.93	30 Months	8.85%
Public	NCD 28	28/09/2023	27/09/2026	1,284.57	1,284.57	36 Months	9.25%
Public	NCD 28	28/09/2023	27/12/2026	2,771.53	2,536.87	39 Months	9.25%
Public	NCD 28	28/09/2023	27/09/2027	8,832.84	8,832.84	48 Months	10.00%
Public	NCD 28	28/09/2023	27/03/2028	1,637.66	1,496.54	54 Months	9.43%
Public	NCD 28	28/09/2023	27/01/2031	762.98	694.18	88 Months	9.91%
Public	NCD 29	18/01/2024	17/07/2025	4,085.28	3,764.54	18 Months	8.52%
Public	NCD 29	18/01/2024	17/01/2026	1,264.26	1,264.26	24 Months	8.75%
Public	NCD 29	18/01/2024	17/07/2026	956.71	877.71	30 Months	9.00%
Public	NCD 29	18/01/2024	17/01/2027	1,346.13	1,346.13	36 Months	9.25%
Public	NCD 29	18/01/2024	17/04/2027	1,191.68	1,090.78	39 Months	9.25%
Public	NCD 29	18/01/2024	17/01/2028	9,513.58	9,513.58	48 Months	10.00%
Public	NCD 29	18/01/2024	17/07/2028	1,175.04	1,073.78	54 Months	9.43%
Public	NCD 29	18/01/2024	17/05/2031	911.42	829.24	88 Months	9.91%
Public	NCD 30	26/04/2024	25/10/2025	2,215.34	-	18 Months	8.52%
Public	NCD 30	26/04/2024	25/04/2026	1,471.50	-	24 Months	8.75%
Public	NCD 30	26/04/2024	25/10/2026	820.13	-	30 Months	9.00%
Public	NCD 30	26/04/2024	25/04/2027	2,238.53	-	36 Months	9.50%
Public	NCD 30	26/04/2024	25/07/2027	1,699.68	-	39 Months	9.42%
Public	NCD 30	26/04/2024	25/04/2028	8,686.88	-	48 Months	10.00%
Public	NCD 30	26/04/2024	25/10/2028	713.35	-	54 Months	9.43%
Public	NCD 30	26/04/2024	25/08/2031	570.59	-	88 Months	9.91%
Public	NCD 31	07/08/2024	06/02/2026	4,961.47	-	18 Months	9.00%
Public	NCD 31	07/08/2024	06/08/2026	976.80	-	24 Months	9.25%
Public	NCD 31	07/08/2024	06/02/2027	836.06	-	30 Months	9.41%
Public	NCD 31	07/08/2024	06/08/2027	4,472.67	-	36 Months	10.00%
Public	NCD 31	07/08/2024	06/11/2027	427.83	-	39 Months	9.75%
Public	NCD 31	07/08/2024	06/08/2029	1,400.37	-	60 Months	10.25%
Public	NCD 31	07/08/2024	06/08/2028	2,356.43	-	48 Months	10.67%
Public	NCD 31	07/08/2024	06/08/2031	1,153.05	-	84 Months	10.41%
Public	NCD 32	12/12/2024	11/06/2026	3,281.53	-	18 Months	9.00%
Public	NCD 32	12/12/2024	11/12/2026	961.82	-	24 Months	9.25%
Public	NCD 32	12/12/2024	11/06/2027	996.98	-	30 Months	9.41%
Public	NCD 32	12/12/2024	11/12/2027	7,479.69	-	36 Months	10.00%
Public	NCD 32	12/12/2024	11/03/2028	620.80	-	39 Months	9.75%
Public	NCD 32	12/12/2024	11/12/2029	1,575.48	-	60 Months	10.25%
Public	NCD 32	12/12/2024	11/12/2028	2,192.33	-	48 Months	10.67%
Public	NCD 32	12/12/2024	11/12/2031	729.68	-	84 Months	10.41%
Private	INE403Q07EV9	16/12/2024	31/05/2026	4,167.00	-	18 Months	11.00%
Private	INE403Q07FE2	01/01/2025	31/12/2026	7,500.01	-	24 Months	10.00%
Private	INE403Q07FN3	13/03/2025	12/03/2027	10,046.86	-	24 Months	10.00%
Sub Total				**2,46,414.30**	**2,16,683.28**		
Less: EIR impact of transaction cost-NCD Public				(443.60)	(445.47)		
Less: EIR impact of transaction cost-NCD Private-1				(37.88)	-		
Less: EIR impact of transaction cost-NCD Private-2				(265.41)	-		
Less: EIR impact of transaction cost-NCD Private 3				(436.87)	-		
Total				**2,45,230.54**	**2,16,237.81**		

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Note 16: Borrowings (other than debt securities)

Currency: ₹ in Lakhs

Particulars	As at March 31,					
	2025			2024		
	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Amortised Cost	At Fair value through profit or loss	Designated at fair value through profit or loss
(I) Term loan						
(i) from banks	1,17,825.61	-	-	1,28,147.35	-	-
(ii) from other parties	36,007.01	-	-	17,376.80	-	-
(II) Loans repayable on demand						
(i) from banks						
Working Capital Demand Loan from Banks	82,938.84	-	-	84,410.92	-	-
Cash Credit/Overdraft facilitates from banks	13,548.99	-	-	19,516.12	-	-
(ii) from other parties	-	-		-	-	
Total (A)(I+II)	2,50,320.45	-	-	2,49,451.19	-	-
(I) Secured	2,50,320.45	-	-	2,49,451.19	-	-
(II) Unsecured		-	-		-	-
Total (B)	2,50,320.45	-	-	2,49,451.19	-	-
(I) Borrowings in India	2,50,320.45	-	-	2,49,451.19	-	-
(II) Borrowings outside India	-	-	-	-	-	-
Total (C)(I+II)	2,50,320.45	-	-	2,49,451.19	-	-

Note:

(i) Our Term Loans, Cash Credits, and Working Capital demand Loans are secured by paripassu floating charge on movable assets, current assets, book debts, loans & advances, including cash and bank balances, and the existing Secured Creditors. The loans are also guaranteed by the personal guarantee of Mr. Mathew K Cherian - Managing Director of the Company, Mrs. Laila Mathew - Whole Time Director of the Company. In addition to the properties of the Company, the properties of the Directors of the Company -Mr. Mathew K Cherian and Mrs. Laila Mathew, has also been provided to State Bank of India, South Indian Bank and Karur Vysya Bank as collateral security, on the basis of agreement created with the respective banks."

(ii) The Quarterly Statements of current assets filed by the Company with banks/financial institutions are in agreement with books of accounts of the Company

(iii) Term loans were fully used for the purpose for which the same were obtained. The Company has not defaulted in payment of principal and interest during the year and as at balance sheet date

Terms of repayment -Term Loan

Currency: ₹ in Lakhs

Tenure (from the date of Balance Sheet)	Rate of Interest	As at March 31,	
		2025	2024
Less than 1 year	8.00 -13.00%	1,04,707.94	94,267.28
1 to 3 years	8.00 -13.00%	47,476.67	48,754.87
3 to 5 years	8.00 -13.00%	1,648.00	2,502.00
Above 5 year	8.00 -13.00%	-	-
Total		**1,53,832.62**	**1,45,524.15**

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Note 17: Subordinated Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Subordinated Debt- Listed** (Refer note 17.1)	29,446.71	-	-	**29,446.71**
Subordinate Debt -Unlisted ** (Refer note 17.2)	3,141.67	-	-	**3,141.67**
Total (A)	**32,588.38**	**-**	**-**	**32,588.38**
Subordinated Liabilities in India	32,588.38	-	-	**32,588.38**
Subordinated Liabilities outside India	-	-	-	**-**
Total (B)	**32,588.38**	**-**	**-**	**32,588.38**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024			
	Amortized Cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
Others				
Unsecured				
Subordinated Debt- Listed** (Refer note 17.1)	29,784.81	-	-	**29,784.81**
Subordinate Debt -Unlisted ** (Refer note 17.2)	3,144.84	-	-	**3,144.84**
Total (A)	**32,929.65**	**-**	**-**	**32,929.65**
Subordinated Liabilities in India	32,929.65	-	-	**32,929.65**
Subordinated Liabilities outside India	-	-	-	**-**
Total (B)	**32,929.65**	**-**	**-**	**32,929.65**

**Includes EIR impact of transaction cost

Note 17.1: Subordinated Debt - Public & Listed

The principal amount of outstanding Unsecured Redeemable Non-Convertible Listed Debentures issued as Subordinated Debt, which qualifies as Tier II capital under the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 [earlier under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016], issued through Public Issue stood at ₹ 20,099.07 Lakhs (March 31, 2024: ₹ 21,348.14 Lakhs).

Currency: ₹ in Lakhs

NCD	Series	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
				2025	2024		
NCD 10	KFLJS08	09/05/2017	08/07/2024	-	2,435.62	86 Months	10%
NCD 12	KFLLS07	08/01/2018	07/05/2025	1,864.91	1,864.91	88 Months	10.00%
NCD 12	KFLLS08	08/01/2018	07/05/2025	2,248.26	2,045.55	88 Months	9.91%
NCD 14	KFLNS07	24/09/2018	23/09/2025	726.82	726.82	84 Months	10.25%
NCD 14	KFLNS08	24/09/2018	23/09/2025	4,037.08	3,656.45	84 Months	10%
NCD 15	KFLOS07	31/01/2019	30/01/2026	499.37	499.37	84 Months	10.25%
NCD 15	KFLOS08	31/01/2019	30/01/2026	2,727.98	2,470.77	84 Months	10.41%
NCD 16	KFLPS07	06/05/2019	05/05/2026	412.78	412.78	84 Months	10.25%
NCD 16	KFLPS08	06/05/2019	05/05/2026	2,339.63	2,119.03	84 Months	10.41%
NCD 17	KFLQS07	21/08/2019	20/08/2026	532.89	532.89	84 Months	10.25%
NCD 17	KFLQS08	21/08/2019	20/08/2026	3,347.53	3,031.91	84 Months	10.41%
NCD 19	KFLSS07	29/05/2020	28/05/2027	930.53	930.53	84 Months	10.25%
NCD 19	KFLSS08	29/05/2020	28/05/2027	2,900.27	2,626.82	84 Months	10.41%
NCD 21	KFLUS07	23/01/2021	22/01/2028	1,204.37	1,204.37	84 Months	10.25%
NCD 21	KFLUS08	23/01/2021	22/01/2028	2,411.37	2,184.00	84 Months	10.41%
NCD 22	KFLVS07	29/04/2021	28/10/2026	1,132.18	1,132.18	66 Months	10.25%
NCD 22	KFLVS08	29/04/2021	28/04/2028	2,143.59	1,941.48	84 Months	10.41%
Sub Total				**29,459.56**	**29,815.48**		
Less: EIR impact of transaction cost				(12.85)	(30.67)		
Total				**29,446.71**	**29,784.81**		

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Note 17.2: Subordinate Debt -Unlisted

The principal amount of outstanding Unsecured Redeemable Non- Convertible Unlisted Debentures issued as Subordinated Debt which qualifies as Tier II capital under the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 [earlier under the Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016] issued through Private Placements stood at ₹ 3,105.25 Lakhs (March 31, 2024: 3,105.25 Lakhs).

Currency: ₹ in Lakhs

Sl. No	Date of Allotment	Maturity Date	As at March 31,		Redemption Period	Interest Rate %
			2025	2024		
1	30/04/2022	30/05/2027	790.25	790.25	61 Months	10.00%
2	21/09/2022	20/10/2027	1,118.25	1,118.25	61 Months	10.00%
3	05/07/2023	04/08/2028	813.11	813.95	61 Months	10.00%
4	17/08/2023	16/09/2028	420.06	422.39	61 Months	9.00%
Total			**3,141.67**	**3,144.84**		

Note 18: Other Financial Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Auction surplus refundable	19.04	204.75
Unclaimed Matured Non-Convertible Debentures and interest thereon	3.20	15.50
Unclaimed Matured Subordinate debt and interest thereon	3.00	3.40
Total	**25.24**	**223.65**

Note 19: Provisions

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Provision for Employee Benefits – Gratuity (Refer Note 34)	672.51	538.39
Provisions for other assets (Refer Note 19.1)	322.93	322.93
Total	**995.44**	**861.33**

19.1 The movement in Provisions for other assets during 2024-25 and 2023-24 are as follows

Currency: ₹ in Lakhs

Particulars	Amount
As at April 01, 2023	**322.93**
Additions	-
Reversed	-
As at March 31, 2024	**322.93**
Additions	-
Reversed	-
As at March 31, 2025	**322.93**

Note 20: Other Non-financial liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Statutory dues payable	574.28	309.17
Total	**574.28**	**309.17**

Note : Mainly includes government dues, taxes payable, gst payable and salary deductions payable

Note 21: Share Capital

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Authorized		
50,00,00,000 Equity shares of ₹10/- each	50,000.00	50,000.00
5,00,000 Preference shares of ₹1000/- each	5,000.00	5,000.00
Issued, subscribed, and fully paid up		
22,74,07,840 (March 31, 2024: 22,60,06,939) Equity shares of ₹ 10/- each fully paid up	22,740.78	22,600.69
Total Equity	**22,740.78**	**22,600.69**

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21.1 Terms/ rights attached to equity shares

The Company has only one class of equity shares having a par value of ₹10/- per share. Upon a show of hands, every member entitled to vote and present in person shall have one vote, and upon a poll, every member entitled to vote and present in person or by proxy shall have one vote, for every share held by him.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

21.2 Details of Equity shareholders holding more than 5% Equity shares in the company

Particulars	As at March 31,			
	2025		2024	
	No. of shares held	% holding in the class	No. of shares held	% holding in the class
Mathew K Cherian	12,85,03,170	56.51%	12,84,52,270	56.84%
Laila Mathew	3,01,48,300	13.26%	3,01,48,300	13.34%
Kosamattam Ventures Private Limited	3,60,00,200	15.83%	3,60,00,200	15.93%

21.3 Reconciliation of the number of Equity shares and of Equity share capital amount outstanding at the beginning and at the end of the year

Currency: ₹ in Lakhs

Particulars	In Numbers	Amount
As at April 01, 2023	**21,68,79,302**	**21,687.93**
Add: Shares issued on rights issue basis (June 6, 2023)*	52,60,200	526.02
Add: Shares issued on rights issue basis (October 30, 2023)*	38,67,437	386.74
As at March 31, 2024	**22,60,06,939**	**22,600.69**
Add: Shares issued on rights issue basis (January 06, 2025)*	14,00,901	140.09
As at March 31, 2025	**22,74,07,840**	**22,740.78**

* Right Issue of 14,00,901 shares were issued during the period F.Y 2024-25

21.4 The Company has not allotted any share pursuant to contracts without payment being received in cash or as bonus shares nor has it bought back any shares during the preceding period of 5 financial years.

21.5 Shareholding of promoters

Shares held by promoters as on March 31, 2025:

Promoter name	No.of Shares	% of total shares	% Change during the year
Mathew K Cherian	12,85,03,170.00	56.51%	0.04%
Laila Mathew	3,01,48,300.00	13.26%	-

Note 22: Other Equity

Currency: ₹ in Lakhs

Particulars	As at March 31,	
	2025	2024
Statutory Reserve		
Balance at the beginning of the year	12,694.59	10,420.59
Add: Transfer from Retained Earnings	2,541.20	2,274.00
Balance at the end of the year	**15,235.79**	**12,694.59**
Capital Reserve		
Balance at the beginning of the year	9.07	9.07
Balance at the end of the year	**9.07**	**9.07**
Revaluation Reserve		
Balance at the beginning of the year	2.45	2.45
Less: Loss on Sale of Building	-	-
Balance at the end of the year	**2.45**	**2.45**
Securities Premium		
Balance at the beginning of the year	11,106.46	7,068.66
Add: Shares issued on rights issue basis	700.43	4,037.80
Balance at the end of the year	**11,806.89**	**11,106.46**

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Impairment Reserve		
Balance at the beginning of the year	-	-
Add: Amount transferred from Retained Earnings	-	-
Balance at the end of the year	-	-
General Reserve		
Balance at the beginning of the year	11,660.97	11,660.97
Balance at the end of the year	**11,660.97**	**11,660.97**
Retained Earnings		
Balance at the beginning of the year	34,741.81	25,645.81
Add: Profit for the year (net of taxes)	12,706.00	**11,370.00**
Transfer from Revaluation Reserve	-	-
Transfer from Impairment Reserve	-	-
Less: Appropriation: -		
Transfer to Statutory Reserve	2,541.20	2,274.00
Transfer to Impairment Reserve	-	-
Total appropriations	2,541.20	2,274.00
Balance at the end of the year	**44,906.61**	**34,741.81**
Other Comprehensive Income		
Balance at the beginning of the year	(56.65)	(93.77)
Add: Addition during the year	(19.84)	37.12
Balance at the end of the year	**(76.49)**	**(56.65)**
Total	**83,545.29**	**70,158.70**

Note 22.1: Nature and purpose of reserve

Statutory reserve
Statutory Reserve represents the Reserve Fund created under Section 45 IC of the Reserve Bank of India Act, 1934. Accordingly, an amount of ₹2,541.20 Lakhs (March 31, 2024 ₹2.274.00 Lakhs) representing 20% of Profit for the period is transferred to the fund for the year.
This reserve fund can be utilized only for limited purposes as specified by RBI from time to time and every such utilization shall be reported to the RBI within specified period of time from the date of such utilization.

Capital Reserve
Represents reserve created on account of merger/amalgamation as well as the mandatory transfer of a certain percentage of profits before declaring or paying any dividends, in accordance with the provisions of Section 205 (2A) of the Companies Act, 1956.

Revaluation Reserve
Revaluation Reserve records the upward revaluation of assets /liabilities of the Company to their current fair market value, representing unrealized gains/losses.

Securities Premium
This Reserve represents the premium on the issue of equity shares and can be utilized in accordance with the provisions of the Companies Act, 2013.

Impairment Reserve
In accordance with RBI circular no. RBI/2019-20/170 dated March 13, 2020, the company provided impairment allowances as required by Ind AS. Simultaneously, the company determined asset classification and computed impairment provisions based on the applicable prudential norms of Income Recognition, Asset Classification, and Provisioning (IRACP). A comparison between the provisions required under IRACP and the impairment allowances made under Ind AS 109 has been disclosed in Note No. 46.

Furthermore, in accordance with RBI regulations, the company consistently allocated the difference between the impairment allowance calculated under Ind AS 109 and the provisioning required under IRACP for Credit Losses from the net profit after tax to the 'Impairment Reserve.' This practice has been followed by the company from the fiscal year 2019-20 until the fiscal year 2021-22.

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During the fiscal year 2022-23, the Expected Credit Loss (ECL) model was updated, resulting in the Impairment Allowance determined under the provisions of Ind AS 109 exceeding the Impairment Allowance under IRACP. Given that the ECL Provision surpassed the IRACP requirement, the need to maintain an Impairment Reserve was no longer applicable. Consequently, the balance of the Impairment Reserve was reversed out and transferred to Retained Earnings.

In the current fiscal year, there has been no change in the impairment reserve.

General Reserve
Under the erstwhile Companies Act 1956, general reserve was created through an annual transfer of profit for the period at a specified percentage in accordance with applicable regulations. Consequent to introduction of Companies Act 2013, the requirement to mandatorily transfer a specified percentage of the net profit to general reserve has been withdrawn. However, the amount previously transferred to the general reserve can be utilised only in accordance with the specific requirements of Companies Act, 2013.

Retained earnings
This Reserve represents the cumulative profits of the Company. This Reserve can be utilized in accordance with the provisions of the Companies Act, 2013.

Other Comprehensive Income

Remeasurement of defined benefit plans
It represents the gain/(loss) on re-measurement of Defined Benefit Obligation and Plan assets

Note 23: Interest Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025			Year ended March 31, 2024		
	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss	On Financial assets measured at fair value through OCI	On Financial assets measured at amortized cost	Interest income on financial assets classified at fair value through profit or loss
Interest on Loans						
Gold loans	-	86,397.54	-	-	82,458.55	-
Other loans	-	99.49	-	-	98.13	-
Interest on deposits with banks	-	2,791.04	-	-	2,718.65	-
Interest on fair value of deposit	-	120.12	-	-	123.79	-
Total		**89,408.19**	-	-	**85,399.12**	-

Note 24: Fees and commission Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Commissions	81.74	41.37
Demat Services	16.52	11.80
Insurance Services	59.78	2.37
Money Transfer Services	26.31	14.98
Ancillary Charges on Loan	402.00	310.33
Others	3.97	3.87
Total	**590.32**	**384.72**

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Note 24.1
Disclosure As Per Insurance Regulatory and Development Authority of India (Registration of Corporate Agents) Regulations, 2015:

Detail of income received from insurers:

Currency: ₹ in Lakhs

Name of Insurer	Year ended March 31	
	2025	2024
LIC of India	1.15	2.37
Niva Bupa Health Insurance Company Limited	58.63	-
Total	**59.78**	**2.37**

Note 25: Other Income

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2025	2024
Net gain / (loss) on derecognition of property, plant and equipment	12.01	2.91
Net gain on foreign currency transaction and translation	14.09	15.49
Interest on Income-tax refund	-	91.48
Interest on Electricity Deposit	0.42	-
Insurance Claim Received	17.90	-
Total	**44.42**	**109.88**

Note 26: Finance Cost

Currency: ₹ in Lakhs

Particulars	Year ended March 31,			
	2025		2024	
	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortized cost
Interest on debt securities	-	23,002.00	-	23,166.05
Interest on borrowings (other than debt securities)	-	25,338.07	-	22,836.53
Interest on subordinated liabilities	-	3,209.40	-	3,198.91
Interest on lease liability	-	460.99	-	421.91
Bank charges	-	1,939.50	-	1,540.14
Total	**-**	**53,949.96**	**-**	**51,163.54**

Note 27: Impairment on financial instruments

Currency: ₹ in Lakhs

Particulars	Year ended March 31,			
	2025		2024	
	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost	On financial instruments measured at fair value through OCI	On financial instruments measured at amortized cost
Loan Assets	-	548.21	-	827.84
Bad Debts Written Off	-	12.10	-	185.46
Other Assets	-	8.26	-	(0.17)
Total	**-**	**568.57**	**-**	**1,013.13**

Note 28: Employee Benefits Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31,	
	2025	2024
Salaries and Wages	10,445.05	10,021.03
Contribution to Provident and Other Funds	624.06	573.60
Provision for Gratuity (Refer Note 34)	157.79	152.27
Staff Welfare Expense	130.62	148.95
Total	**11,357.52**	**10,895.85**

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Note 29: Depreciation, amortization and impairment

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	2024
Depreciation of property, plant and equipment	920.34	983.95
Depreciation on Right of use assets	2,023.86	1,968.67
Amortization of intangible assets	50.35	52.32
Less: Depreciation adjusted against Windmill Income	(33.55)	(38.63)
Less: Depreciation adjusted against Estate Income	(9.94)	(8.73)
Add: Impairment of property, plant and equipment	-	-
Total	**2,951.06**	**2,957.58**

Note 30: Other Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	2024
Advertisement and publicity	415.14	823.78
Annual Maintenance Charges	57.39	82.52
Auditors' fees and expenses (Refer note 30.1)	39.83	34.15
CSR Expenses (Refer note 30.2)	271.22	232.37
Donation	13.00	49.73
Electricity & Water Charges	245.44	239.31
GST	629.69	448.90
Insurance	72.25	23.95
Office Expenses	144.26	156.29
Printing and Stationery	323.04	311.38
Legal & Professional Charges	758.78	855.25
Rates and Taxes	111.56	42.15
Rating Fee	118.70	138.17
Repairs & Maintenance	271.53	197.97
Remuneration to Non-executive Directors	8.70	8.05
Security Charges	162.14	158.13
Communication Costs	155.90	157.29
Travelling Expenses	304.00	285.22
Trustee Remuneration	49.69	39.28
Vehicle Expenses	31.17	28.21
Windmill (income) / expenses (Refer note 30.3)	7.10	(7.78)
Estate Expenses (Refer note 30.4)	50.18	131.84
Total	**4,240.71**	**4,436.16**

Note 30.1: Auditor's fees and expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	2024
For Statutory Audit	23.60	23.60
For Taxation Matters	4.13	4.13
For Other Services	5.69	5.12
For Reimbursement of Expenses	6.41	1.30
Total	**39.83**	**34.15**

Note 30.2: Expenditure on Corporate Social Responsibility

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	2024
a) Gross amount required to be spent by the Company during the year	271.21	232.36
b) Amount spent during the period	271.22	232.37
c) Shortfall /(Excess) at the end of the year	(0.01)	(0.01)
d) Total of previous years shortfalls	-	-
e) Reason for shortfall	-	-
f) Nature of CSR activities	Refer Note 30.2(a)	
g) Details of related party transactions	-	-
h) Provision made during the year	-	-

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The Company has constituted CSR Committee and has undertaken CSR activities in accordance with Schedule VII of the Companies Act, 2013.

Note 30.2(a)
Promoting health care including preventive health care, Training to promote rural sports, Setting up of homes for women, Eradicating hunger, Promoting education, Empowering women.

***Nature of CSR activities during the year**

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Healthcare Activities	-	0.70
Setting up Houses	-	-
Environment & Sustainable Development	-	25.00
Promoting Education	107.22	0.67
Women Empowerment	164.00	206.00
Employment Enhancement	-	-
Total	**271.22**	**232.37**

** No payments have been made via cash*

Note 30.3: Windmill Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Income from Windmill	32.83	58.57
Depreciation - Windmill	(33.55)	(38.63)
AMC Charges	(6.38)	(12.16)
Total	**(7.10)**	**7.78**

Note 30.4: Estate Income / (Expenses), net

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Income from Estate	187.65	151.81
Depreciation - Estate	(9.94)	(8.73)
Estate Expense	(227.89)	(274.92)
Total	**(50.18)**	**(131.84)**

Note 31: Tax Expenses

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Current tax	**4,338.67**	**4,101.83**
Adjustment in respect of income tax of earlier year	-	-
Deferred tax relating to origination and reversal of temporary differences	(69.56)	(44.36)
Income tax expense reported in statement of profit and loss	**4,269.11**	**4,057.47**
Income tax recognized in other comprehensive income (OCI)	-	-
Deferred tax related to items recognized in OCI during the period:	-	-
- Actuarial (gain)/loss moved from Profit and Loss	-	-
- Re measurement of defined benefit plans	6.68	(12.48)
Income tax charged to OCI	**6.68**	**(12.48)**

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Reconciliation of the total tax charge:

The tax charge shown in the Statement of Profit and Loss differ from the tax charge that would apply if all the profits had been charged at India corporate tax rate.

A reconciliation between the tax expense and the accounting profit multiplied by India's domestic tax rate for the year ended March 31, 2025 and year ended March 31, 2024 is, as follows:

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Accounting profit before tax	16,975.11	15,427.46
Applicable tax rate	25.168%	25.168%
Computed tax for the year	**4,272.29**	**3,882.78**
Rate Difference	-	-
Tax paid for earlier periods	-	-
DTA not recognised earlier	(84.15)	73.43
Long Term Capital Gains	-	-
Dividend on CCPS	-	-
Exempt income	12.45	30.98
Donation and CSR	71.53	71.00
Others	(3.02)	(0.72)
Income tax expense reported in the Statement of Profit and Loss	**4,269.11**	**4,057.47**
Effective Income Tax Rate	**25.15%**	**26.30%**

As per amendment u/s 115BAA of Income Tax Act 1961, existing Domestic Companies are provided with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The Company, vide the provisions of this section, has irreversibly opted for the new tax rate of 25.168% inclusive of surcharge @ 10% and cess @ 4%.

Note 31.1: Deferred Tax

The following table shows deferred tax recorded in the balance sheet and changes recorded in the Income-tax expense:

Currency: ₹ in Lakhs

Deferred Tax Assets/(Liabilities)	As at March 31, 2025	As at March 31, 2024
Depreciation and Amortisation	764.28	744.66
Provision against loans	774.14	774.14
Fair value gain/(loss) on security deposits	53.62	53.71
Right of use assets / (liability	61.09	66.05
Provision for retirement benefits	169.26	135.50
Provision Others	81.28	81.28
Amortisation of processing fees expenses as per EIR	(534.79)	(562.70)
Deferred Tax Assets (net)	**1,368.88**	**1,292.64**

Reconciliation of deferred tax assets/(liabilities)

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Opening balance	1,292.64	1,260.76
Tax income/(expense) during the year recognized in Statement of Profit and Loss	69.56	44.36
MAT utilized for tax payment	-	-
Tax income/(expense) during the year recognized in OCI	6.68	(12.48)
Closing balance	**1,368.88**	**1,292.64**

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Notes 31.2 Turnover for Goods & Services Tax

Currency: ₹ in Lakhs

Particulars	Andhra Pradesh	Delhi	Karnataka	Kerala	Maharashtra	Puducherry	Tamil Nadu	Telangana	Uttar Pradesh	Total
Interest Income	7,078.63	1,609.22	13,100.08	13,777.19	747.95	193.70	45,555.94	1,767.54	43.29	**83,873.54**
Auction Proceeds of Gold *	1,224.45	140.94	2,274.46	496.19	114.70	26.70	4,420.98	302.91	-	**9,001.33**
Commissions	10.15	1.00	22.67	11.07	0.82	0.46	33.42	2.11	0.03	**81.73**
Demat Services	0.57	0.00	0.24	13.83	0.03	0.06	1.60	0.20	-	**16.53**
Insurance Services	-	-	-	59.78	-	-	-	-	-	**59.78**
Money Transfer Services	-	-	-	26.31	-	-	-	-	-	**26.31**
PAN Card Services**	-	-	0.72	4.25	-	-	0.07	-	-	**5.04**
Ticket Booking Services**	-	-	-	7.41	-	-	-	-	-	**7.41**
Ancillary Charges on Loan	40.34	3.20	74.71	87.79	3.26	1.06	185.32	6.26	0.04	**401.98**
Interest on Bank Deposit	-	-	-	2,791.04	-	-	-	-	-	**2,791.04**
Foreign Exchange Services***	-	-	-	4.21	-	-	-	-	-	**4.21**
Income from Power Generation	-	-	-	32.83	-	-	-	-	-	**32.83**
Income from Plantation	-	-	-	183.14	-	-	-	-	-	**183.14**
Agriculture Income	-	-	-	4.50	-	-	-	-	-	**4.50**
Sale / Transfer of Fixed Assets	0.07	-	0.31	87.47	-	0.21	4.28	-	-	**92.34**
Total	**8,354.21**	**1,754.36**	**15,473.19**	**17,587.01**	**866.76**	**222.19**	**50,201.61**	**2,079.02**	**43.36**	**96,581.72**

Note:

*Auction proceeds of Gold has been netted off with the outstanding value of such loan and shown as Interest Income in the Profit and Loss A/c

**Costs related to the particular income has been netted off in the Profit and Loss A/c

***Taxable value is taken as 1% of the gross amount of Indian Rupees provided/received (transactions with authorized dealers are excluded as it is exempted) while foreign exchange gain has been shown in the Profit and Loss A/c

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Note 32: Earnings per share

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Net profit attributable to ordinary equity holders	12,706.00	11,369.99
Weighted average number of equity shares for basic earnings per share(nos.)	22,63,29,339	22,28,09,487
Earnings per share:		
Basic earnings per share (₹)	**5.61**	**5.10**

Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Net profit attributable to ordinary equity holders	12,706.00	11,369.99
Add: Dividend on CCPS	-	-
Adjusted profit for diluted earnings per share	**12,706.00**	**11,369.99**
Weighted average number of equity shares for basic earnings per share (nos.)	22,63,29,339	22,28,09,487
Effect of dilution:	-	-
Weighted average number of equity shares for diluted earnings per share (nos.)	**22,63,29,339**	**22,28,09,487**
Earnings per share:		
Diluted earnings per share (₹)	**5.61**	**5.10**

Note 33: Assets pledged as security

The carrying amounts of assets pledged as security for debt securities as well as secured borrowings are as below

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Financial assets		
Cash and cash equivalents	16,446.29	2,738.22
Bank Balance other than above	32,166.61	41,428.86
Receivables	87.28	50.23
Loans	5,68,808.99	5,31,034.74
Other Financial assets	-	-
Non-financial Assets		
Other non-financial assets	1,499.56	1,226.96
Total	**6,19,008.73**	**5,76,479.01**

Above assets have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured borrowings.

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Land	1,861.67	5,538.35
Building	60.46	238.50
Vehicle *	44.12	60.98
Furniture & Fixtures *	2,029.09	2,227.20
Electrical Fittings*	587.51	623.31
Computer and Accessories *	223.38	219.01
Total	**4,806.23**	**8,907.35**

Land and Building as above have been provided as collateral Security to the South Indian bank Ltd and Karur Vysya Bank. for the limit provided as Cash credit to the company and to Vistra ITCL (India) Limited for the Public issue of Non-Convertible Debentures by the Company.

Furniture & Fixtures include an amount of ₹1,080.92 Lakhs, with respect to which the Income Tax Department has first charge u/s 281 of the Income Tax Act, 1961.

*These assets (Excluding Furniture & Fixtures amounts to ₹1,080.92 Lakhs) have been provided as security on first pari-passu floating charge basis for secured debt securities as well as for secured bank borrowings.

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Note 34: Retirement Benefit Plan

Defined Contribution Plan

The Company makes contributions to Provident Fund which are defined contribution plan for qualifying employees. The Company recognized ₹488.96 Lakhs (March 31, 2024: ₹439.82 Lakhs) for Provident Fund contributions in the statement of profit and loss.

Defined Benefit Plan

The Company has a defined benefit gratuity plan. The gratuity plan is governed by the Payment of Gratuity Act, 1972. Every employee who has completed five years or more of service gets a gratuity on leaving the service of the company at 15 days salary (last drawn salary) for each completed year of service. Gratuity liability is unfunded.

The following tables summarise the components of net benefit expense recognized in the statement of profit and loss and the funded status and amounts recognized in the balance sheet for the gratuity plan.

Net liability/(assets) recognized in the Balance Sheet — Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Present value of obligations	672.51	538.39
Fair value of plan assets	-	-
Defined Benefit obligation/(asset)	**672.51**	**538.39**

Net benefit expense recognized in the statement of profit and loss — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Current service cost	122.04	119.12
Past service cost	-	-
Net Interest on net defined benefit liability/ (asset)	35.75	33.15
Net benefit expense	**157.79**	**152.27**

Details of changes in the present value of defined benefit obligations as follows: — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Present value of defined benefit obligation at the beginning of the year	538.39	485.01
Current service cost	122.04	119.12
Past Service Cost	-	-
Interest cost on benefit obligations	35.75	33.15
Re-measurements:	-	-
a. Actuarial loss/(gain) arising from changes in demographic assumptions	-	-
b. Actuarial loss/ (gain) arising from changes in financial assumptions	19.63	11.93
c. Actuarial gain/(loss) arising due to plan experience	6.89	(61.54)
Benefits paid	(50.20)	(49.28)
Present value of defined benefit obligation at the end of the year	**672.51**	**538.39**

Remeasurement gain/ (loss) in other comprehensive income (OCI) — Currency: ₹ in Lakhs

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
Re-measurements on defined benefit obligation		
Actuarial loss/(gain) arising from changes in demographic assumptions	-	-
Actuarial gain/(loss) arising from changes in financial assumptions	19.63	11.93
Actuarial gain/(loss) arising due to plan experience	6.89	(61.54)
Re-measurements on plan assets		
Return on Plan assets, excluding amount included in net interest on the net defined benefit liability/(asset)	-	-
Actuarial gain /(loss) (through OCI)	**26.52**	**(49.60)**

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The principal assumptions used in determining gratuity obligations for the Company's plans are shown below:

Particulars	As at March 31, 2025	As at March 31, 2024
Salary Growth Rate	5.00%	5.00%
Discount Rate	6.66%	6.97%
Mortality	Indian Lives Mortality (2012-14) Ultimate Table	
Attrition Rate	Modified q(x) values as per above Mortality Table	
Withdrawal Rate	Modified version of above Table	
Estimated term of liability in years	11.30	11.22

A quantitative sensitivity analysis for significant assumptions as at March 31, 2025, and March 31, 2024, are as shown below:

Currency: ₹ in Lakhs

Assumptions	Sensitivity Level	As at March 31, 2025	As at March 31, 2024
Discount Rate	Increase by 1%	612.52	490.56
Discount Rate	Decrease by 1%	743.07	594.63
Salary Increase	Increase by 1%	743.56	595.20
Salary Increase	Decrease by 1%	61.12	489.30
Employee Turnover	Increase by 1%	679.14	545.41
Employee Turnover	Decrease by 1%	663.97	529.53

The sensitivity is performed on the DBO at the respective valuation date by modifying one parameter whilst retaining other parameters constant. There are no changes from the previous period to the methods and assumptions underlying the sensitivity analysis. The estimates of future salary increase, considered in actuarial valuation, take account of inflation, seniority, promotion, and other relevant factors, such as supply and demand in the employment market.

The principal assumptions used in determining retirement benefit obligations for the Company's plans are shown below:

The discount rate is based on the prevailing market yields of Government of India securities as at the balance sheet date for the estimated term of the obligations. The estimate of future salary increases considered, takes into account inflation, seniority, promotion, increments, mortality, withdrawals, and other relevant factors.

Note 35: Maturity analysis of assets and liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025			As at March 31, 2024		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets						
Financial assets						
Cash and cash equivalents	16,446.29	-	16,446.29	2,738.22	-	2,738.22
Bank Balance other than above	26,860.96	5,330.89	32,191.85	35,170.25	6,482.26	41,652.51
Trade receivables	86.92	-	86.92	47.43	-	47.43
Other receivables	-	0.36	0.36	2.81	-	2.81
Loans	5,68,124.46	8,458.10	5,76,582.56	5,29,583.97	8,676.13	5,38,260.10
- Adjustment on account of EIR/ECL	(2,559.97)	(5,213.60)	(7,773.57)	(7,225.36)	-	(7,225.36)
Other financial assets	-	1,322.64	1,322.64	-	1,357.33	1,357.33
Non-financial Assets						
Current tax assets (net)	1,295.75	-	1,295.75	1,604.79	-	1,604.79
Deferred tax assets (net)	-	1,368.88	1,368.88	-	1,292.64	1,292.64
Property, plant, and equipment	-	11,610.62	11,610.62	-	11,901.07	11,901.07
Capital Work in Progress	-	-	-	-	-	-
Right of use assets	-	3,958.41	3,958.41	-	3,831.41	3,831.41
Other intangible assets	-	222.66	222.66	-	238.53	238.53
Other non-financial assets	1,499.56	1,756.34	3,255.90	1,2[illegible]	1,650.04	2,877.00
Total Assets	**6,11,753.97**	**28,815.30**	**6,40,569.27**	**5,63,[illegible]**	**35,429.41**	**5,98,578.48**

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Currency: ₹ in Lakhs

Particulars	As at March 31, 2025			As at March 31, 2024		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Liabilities						
Financial Liabilities						
Payables	347.72	-	347.72	221.05	-	221.05
Debt Securities	66,393.17	1,80,021.13	2,46,414.30	54,163.28	1,64,020.01	2,18,183.29
- Adjustment on account of EIR	(408.45)	(775.31)	(1,183.76)	(25.44)	(428.64)	(454.08)
Borrowings (other than debt securities)	2,01,195.78	49,124.67	2,50,320.45	1,98,194.32	51,256.87	2,49,451.19
Subordinated Liabilities	12,140.85	20,460.38	32,601.23	2,475.21	30,485.11	32,960.32
- Adjustment on account of EIR	4.70	(17.54)	(12.84)	-	(30.67)	(30.67)
Lease Liabilities	1,649.54	2,551.60	4,201.14	1,635.22	2,458.63	4,093.85
Other Financial liabilities	25.24	-	25.24	223.65	-	223.65
Non-financial Liabilities						
Provisions	391.06	604.38	995.44	376.36	484.97	861.33
Other non-financial liabilities	574.28	-	574.28	309.17	-	309.17
Total Liabilities	**2,82,313.89**	**2,51,969.31**	**5,34,283.19**	**2,57,572.82**	**2,48,246.28**	**5,05,819.10**
Net	**3,29,440.08**	**(2,23,154.01)**	**1,06,286.08**	**3,05,576.25**	**(2,12,816.87)**	**92,759.38**

Note 36: Change in liabilities arising from financing activities disclosed as per Ind AS 7, Cash flow statement

Currency: ₹ in Lakhs

Particulars	As at March 31, 2024	Cash Flows	Others	2025
Debt Securities	2,17,729.21	24,253.57	3,247.75	2,45,230.54
Borrowings other than debt securities	2,49,451.19	869.26	-	2,50,320.45
Subordinated Liabilities	32,929.65	(1,249.07)	907.80	32,588.38
Lease Liabilities	4,093.85	4,201.14	(4,093.85)	4,201.14
Total liabilities from financing activities	**5,04,203.90**	**28,074.91**	**61.71**	**5,32,340.51**

Currency: ₹ in Lakhs

Particulars	As at March 31, 2023	Cash Flows	Others	2024
Debt Securities	2,38,506.31	(20,334.11)	(442.99)	2,17,729.21
Borrowings other than debt securities	1,93,222.36	56,228.83	-	2,49,451.19
Subordinated Liabilities	30,026.06	781.75	2,121.84	32,929.65
Lease Liabilities	4,163.59	2,246.79	(2,316.53)	4,093.85
Total liabilities from financing activities	**4,65,918.32**	**38,923.26**	**(637.68)**	**5,04,203.90**

Note 37: Contingent liabilities and commitments

Contingent Liabilities

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	2024
(i) Contingent Liabilities		
(a) Claims against the company not acknowledged as debt		
(i) Income Tax Demands	1,337.62	1,337.62
(ii) Service Tax Demands	48.45	2.56
(iii) Sales Tax Demands	83.36	83.36
Total	**1,469.43**	**1,423.54**

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

Note 38: Related Party Disclosures

Names of Related parties

	(A) Subsidiaries	
1	NIL	
	(B) Key Managerial Personnel	**Designation**
1	Mathew K Cherian (Promoter)	Chairman cum Managing Director
2	Laila Mathew (Promoter)	Whole time Director
3	C. Thomas John	Independent Director (Resigned w.e.f May 21, 2024)
4	Paul Jose Maliakal	Independent Director (Resigned w.e.f March 23, 2025)
5	Sebastian Kurian	Independent Director
6	Josy Thomas	Independent Director (w.e.f August 19, 2024)
7	Davis George	Independent Director (w.e.f March 22, 2025)
8	Annamma Varghese C	Chief Financial Officer
9	Sreenath Palakkattillam	Company Secretary
	(C) Enterprises owned by significantly influenced by KMP/ Management Personnel or their relatives	
1	Kosamattam Builders Private Limited	
2	Kosamattam Ventures Private Limited (Promoter Group)	
3	Kosamattam Builders	
4	Kosamattam Security Systems	
5	Kosamattam Traders LLP	
6	Kosamattam Nidhi Limited	
7	MKC Trust	
	(D) Relatives of Personnel (The party has transaction with)	
1	Milu Mathew D/o Mathew K Cherian	
2	Bala Mathew D/o Mathew K Cherian	
3	Saju Varghese John Son-in-law of Mathew K Cherian and Laila Mathew	
4	George Thomas Son-in-law of Mathew K Cherian and Laila Mathew	
5	Tom George Kavalam Son-in-law of Mathew K Cherian and Laila Mathew	
6	Krishnan P F/o Sreenath Palakkattillam	
7	Sreekanth P B/o Sreenath Palakkattillam	
8	Gija Joy D/o Annamma Varghese	

Related Party transactions during the year:

The Company has not granted any loan/advance to promoters, directors, KMPs nor related parties either severally or jointly with any other person which is repayable on demand or without specifying any terms or period of payment

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

Particulars	Related Party										Total	
	Key Management Personnel (KMP)				Relatives of Key Management Personnel				Others			
	Director		Other KMP		Director		Other KMP		Entities over which Key Management Personnel and their relatives are able to exercise significant influence			
	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
Related Party Transactions during the period												
Interest paid on NCD - Listed	-	-	0.11	0.03	17.02	17.09	1.71	1.60	-	-	18.85	18.72
Annamma Varghese C	-	-	0.11	-	-	-	-	-	-	-	0.11	-
Sreenath Palakkattillam	-	-	0.00	0.03	-	-	-	-	-	-	0.00	0.03
Milu Mathew	-	-	-	-	3.64	3.31	-	-	-	-	3.64	3.31
Bala Mathew	-	-	-	-	1.01	0.93	-	-	-	-	1.01	0.93
Saju Varghese	-	-	-	-	-	0.46	-	-	-	-	-	0.46
George Thomas	-	-	-	-	9.70	9.96	-	-	-	-	9.70	9.96
Tom George Kavalam	-	-	-	-	2.67	2.43	-	-	-	-	2.67	2.43
Sreekanth P	-	-	-	-	0	-	0.87	1.07	-	-	0.87	1.07
Gija Joy	-	-	-	-	-	-	0.84	0.53	-	-	0.84	0.53
Directors Remuneration	1,180.00	1,046.00	-	-	-	-	-	-	-	-	1,180.00	1,046.00
Mathew K Cherian	602.00	535.00	-	-	-	-	-	-	-	-	602.00	535.00
Laila Mathew	578.00	511.00	-	-	-	-	-	-	-	-	578.00	511.00
Salaries and Allowances	8.70	8.05	26.28	23.11	17.70	16.69	-	-	-	-	52.68	47.85
C. Thomas John	0.45	4.00	-	-	-	-	-	-	-	-	0.45	4.00
Paul Jose Maliakal	2.90	2.35	-	-	-	-	-	-	-	-	2.90	2.35
Sebastian Kurian	4.30	1.70	-	-	-	-	-	-	-	-	4.30	1.70
Josy Thomas	1.00	-	-	-	-	-	-	-	-	-	1.00	-
Davis George	0.05	-	-	-	-	-	-	-	-	-	0.05	-
Annamma Varghese C	-	-	10.08	9.75	-	-	-	-	-	-	10.08	9.75
Sreenath Palakkattillam	-	-	16.20	13.36	-	-	-	-	-	-	16.20	13.36
Milu Mathew	-	-	-	-	6.15	5.42	-	-	-	-	6.15	5.42
Saju Varghese	-	-	-	-	3.60	3.60	-	-	-	-	3.60	3.60
George Thomas	-	-	-	-	7.95	7.67	-	-	-	-	7.95	7.67
Loans Given	-	-	-	-	-	700.00	-	-	-	-	-	700.00
Milu Mathew	-	-	-	-	-	700.00	-	-	-	-	-	700.00
Loans Repaid	-	-	-	-	240.00	700.00	-	-	-	-	240.00	700.00
Milu Mathew	-	-	-	-	240.00	700.00	-	-	-	-	240.00	700.00
Land Advance	-	-	-	-	57.00	-	-	-	-	-	57.00	-
Milu Mathew	-	-	-	-	19.00	-	-	-	-	-	19.00	-

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

Jilu Saju Varghese	-	-	-	-	19.00	-	-	-	-	-	19.00	-
Bala Mathew	-	-	-	-	19.00	-	-	-	-	-	19.00	-
Land Advance Refunded					57.00						57.00	
Milu Mathew	-	-	-	-	19.00	-	-	-	-	-	19.00	-
Jilu Saju Varghese	-	-	-	-	19.00	-	-	-	-	-	19.00	-
Bala Mathew	-	-	-	-	19.00	-	-	-	-	-	19.00	-
Purchase of Listed NCD of the Comp any	-	-	4.50	-	-	10.00	9.72	-	-	-	14.22	10.00
Milu Mathew	-	-	4.50	-	-	-	-	-	-	-	4.50	-
Bala Mathew	-	-	-	-	-	-	-	-	-	-	-	-
Saju Varghese	-	-	-	-	-	-	-	-	-	-	-	-
George Thomas	-	-	-	-	-	10.00	-	-	-	-	-	10.00
Tom George Kavalam	-	-	-	-	-	-	-	-	-	-	-	-
Sreekanth P	-	-	-	-	-	-	0.22	-	-	-	0.22	-
Gija Joy	-	-	-	-	-	-	9.50	-	-	-	9.50	-
Redemption of Listed NCD of the Co mpany	-	-	4.70	-	9.00	11.50	1.06	2.15	-	-	14.76	13.65
Annamma Varghese	-	-	4.50	-	-	-	-	-	-	-	4.50	-
Sreenath Palakkattillam	-	-	0.20	-	-	-	-	-	-	-	0.20	-
Sreekanth P	-	-	-	-	0	-	1.06	2.15	-	-	1.06	2.15
Saju Varghese	-	-	-	-	-	10.00	-	-	-	-	-	10.00
George Thomas	-	-	-	-	9.00	1.50	-	-	-	-	9.00	1.50
Gija Joy	-	-	-	-	-	-	-	-	-	-	-	-
Interest received on Loan	-	-	-	-	82.22	84.46	-	-	-	-	82.22	84.46
Milu Mathew	-	-	-	-	82.22	84.46	-	-	-	-	82.22	84.46
Rent paid	124.26	130.25	-	-	-	-	-	-	2.47	-	126.73	130.25
Mathew K Cherian	124.26	130.25	-	-	-	-	-	-	-	-	124.26	130.25
MKC Trust	-	-	-	-	-	-	-	-	2.47	-	2.47	-
Rent deposit repaid by directors and relatives	5.00	-	-	-	-	-	-	-	-	-	5.00	-
Mathew K Cherian	5.00	-	-	-	-	-	-	-	-	-	5.00	-
Rent deposit given	-	-	-	-	-	-	-	-	-	-	-	-
Mathew K Cherian	-	-									-	-
Purchase of Fixed Assets	-	-	-	-	-	-	-	-	130.21	142.87	130.21	142.87
Kosamattam Security Systems	-	-	-	-	-	-	-	-	130.21	142.87	130.21	142.87
Rendering of Service	-	-	-	-	-	-	-	-	-	35.12	-	35.12
Kosamattam Security Systems	-	-	-	-	-	-	-	-	-	35.12	-	35.12
Balance outstanding as at the year-end : Asset/(Liability)												
Investments in Equity Shares	(15,865.15)	(15,860.06)	-	-	(12.55)	(12.58)	-	-	(3,600.02)	(3,600.02)	(19,477.72)	(19,472.66)
Mathew K Cherian	(12,850.32)	(12,845.23)	-	-	-	-	-	-	-	-	(12,850.32)	(12,845.23)
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	(3,014.83)	(3,014.83)
Jilu Saju varghese	-	-	-	-	-	(0.04)	-	-	-	-	-	(0.04)

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

Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	(3.14)	(3.14)
Saju varghese	-	-	-	-	(9.39)	(9.39)	-	-	-	-	(9.39)	(9.39)
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,600.02)	(3,600.02)	(3,600.02)	(3,600.02)
NCD - Listed	-	-	-	(0.20)	(119.30)	(128.30)	(18.26)	(9.60)	-	-	(137.56)	(138.10)
Sreenath Palakkattillam	-	-	-	(0.20)	-	-	-	-	-	-	-	(0.20)
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	(23.00)	(23.00)
Bala Mathew	-	-	-	-	(9.00)	(9.00)	-	-	-	-	(9.00)	(9.00)
Saju Varghese	-	-	-	-	-	-	-	-	-	-	-	-
George Thomas	-	-	-	-	(66.30)	(75.30)	-	-	-	-	(66.30)	(75.30)
Tom George Kavalam	-	-	-	-	(21.00)	(21.00)	-	-	-	-	(21.00)	(21.00)
Sreekanth P	-	-	-	-	-	-	(5.06)	(5.90)	-	-	(5.06)	(5.90)
Gija Joy	-	-	-	-	-	-	(13.20)	(3.70)	-	-	(13.20)	(3.70)
Rent Deposit	55.77	60.77	-	-	-	-	-	-	5.00	-	60.77	60.77
Mathew K Cherian	55.77	60.77	-	-	-	-	-	-	-	-	55.77	60.77
Mkc Trust	-	-	-	-	-	-	-	-	5.00	-	5.00	-
Loans	-	-	-	-	460.00	700.00	-	-	-	-	460.00	700.00
Milu Mathew	-	-	-	-	460.00	700.00	-	-	-	-	460.00	700.00
Advance for purchase of Goods & Services	-	-	-	-	-	-	-	-	3.61	20.30	3.61	20.30
Kosamattam Security Systems	-	-	-	-	-	-	-	-	3.61	20.30	3.61	20.30
Amount receivable/(payable) to Related Parties - Net	(15,809.38)	(15,799.29)	-	(0.20)	328.16	559.12	(18.26)	(9.60)	(3,591.41)	(3,579.72)	(19,090.88)	(18,829.69)
Maximum Balance Outstanding during the year												
Investments in Equity Shares	(15,865.15)	(15,860.06)	-	-	(12.58)	(12.58)	-	-	(3,600.02)	(3,600.02)	(19,477.75)	(19,472.66)
Mathew K Cherian	(12,850.32)	(12,845.23)	-	-	-	-	-	-	-	-	(12,850.32)	(12,845.23)
Laila Mathew	(3,014.83)	(3,014.83)	-	-	-	-	-	-	-	-	(3,014.83)	(3,014.83)
Jilu Saju varghese	-	-	-	-	(0.04)	(0.04)	-	-	-	-	(0.04)	(0.04)
Milu Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
George Thomas	-	-	-	-	(3.14)	(3.14)	-	-	-	-	(3.14)	(3.14)
Saju varghese	-	-	-	-	(9.39)	(9.39)	-	-	-	-	(9.39)	(9.39)
Bala Mathew	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Kosamattam Ventures Private Limited	-	-	-	-	-	-	-	-	(3,600.02)	(3,600.02)	(3,600.02)	(3,600.02)
NCD - Listed	-	-	(4.70)	(0.20)	(128.30)	(139.80)	(19.32)	(12.45)	-	-	(152.32)	(152.45)
Sreenath Palakkattillam	-	-	(0.20)	(0.20)	-	-	-	-	-	-	(0.20)	(0.20)
Annamma Varghese	-	-	(4.50)	-	-	-	-	-	-	-	(4.50)	-
Milu Mathew	-	-	-	-	(23.00)	(23.00)	-	-	-	-	(23.00)	(23.00)
Bala Mathew	-	-	-	-	(9.00)	(9.00)	-	-	-	-	(9.00)	(9.00)
Saju Varghese	-	-	-	-	-	(10.00)	-	-	-	-	-	(10.00)
George Thomas	-	-	-	-	(75.30)	(76.80)	-	-	-	-	(75.30)	(76.80)
Tom George Kavalam	-	-	-	-	(21.00)	(21.00)	-	-	-	-	(21.00)	(21.00)

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Sreekanth P	-	-	-	-	-	-	(6.12)	(8.05)	-	-	(6.12)	(8.05)
Gija Joy	-	-	-	-	-	-	(13.20)	(4.40)	-	-	(13.20)	(4.40)
Rent Deposit	**60.77**	**60.77**	-	-	-	-	-	-	**5.00**	-	**65.77**	**60.77**
Mathew K Cherian	60.77	60.77	-	-	-	-	-	-	-	-	60.77	60.77
Mkc Trust	-	-	-	-	-	-	-	-	5.00	-	5.00	-
Loans	-	-	-	-	700.00	700.00	-	-	-	-	700.00	700.00
Milu Mathew	-	-	-	-	700.00	700.00	-	-	-	-	700.00	700.00
Advance for purchase of Goods & Services	-	-	-	-	-	-	-	-	63.06	97.63	63.06	97.63
Kosamattam Security Systems	-	-	-	-	-	-	-	-	63.06	97.63	63.06	97.63
Total	**(15,804.38)**	**(15,799.29)**	**(4.70)**	**(0.20)**	**559.12**	**547.62**	**(19.32)**	**(12.45)**	**(3,531.96)**	**(3,502.39)**	**(18,801.23)**	**(18,766.71)**

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Note 39: Capital Management

Capital Management

The primary objective of the Company's capital management policy is to ensure that the Company complies with externally imposed capital requirements and maintains strong credit ratings and healthy capital ratios in order to support its business and to maximize shareholder value

The Company manages its capital structure and makes adjustments to it in light of changes in economic conditions and requirements of the financial covenants. In order to maintain or adjust the capital structure, the Company may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes have been made to the objectives, policies and processes from the previous years. However, they are under constant review by the Board.

Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance (if above 25%)
Capital to risk-weighted assets ratio (CRAR)	1,11,132.16	5,91,923.43	18.78%	18.42%	1.95%	
Tier I CRAR	1,02,948.65	5,91,923.43	17.39%	16.16%	7.61%	
Tier II CRAR	8,183.52	5,91,923.43	1.39%	2.26%	(38.49%)	*
Liquidity Ratio	21,114.14	7,141.23	295.67%	195.10%	51.55%	**

**The variance in the CRAR of Tier II capital is at 38.49%, primarily due to the change in subordinate debt.*

*** The Liquidity Coverage Ratio has increased by 51.55% as compared to the previous year, primarily on account of changes in the composition of High-Quality Liquid Assets (HQLA). The significant increase is attributable to a higher allocation towards cash and bank balances during the reporting period.*

Regulatory capital consists of Tier1 capital which comprises share capital, share premium, and retained earnings including current year profit less accrued dividends. Certain adjustments are made to Ind AS–based results and reserves, as prescribed by the Reserve Bank of India. The other component of regulatory capital is Tier 2 capital instruments.

Note 40: Fair Value Measurement

Fair value of financial instruments not measured at fair value

Set out below is a comparison, by class, of the carrying amounts and fair values of the Company's financial instruments that are initially measured at fair value and subsequently carried at amortized cost in the financial statements.

Currency: ₹ in Lakhs

Particulars	Level	Carrying Value		Fair Value	
		As at March 31,			
		2025	2024	2025	2024
Financial assets					
Cash and cash equivalents	1	16,446.29	2,738.22	16,446.29	2,738.22
Bank Balance other than Above	1	32,191.85	41,652.51	32,191.85	41,652.51
Receivable	3	87.28	50.23	87.28	50.23
Loans	3	5,68,808.99	5,31,034.74	5,68,808.99	5,31,034.74
Other Financial assets	3	1,322.64	1,357.33	1,322.64	1,357.33
Financial assets		**6,18,857.04**	**5,76,833.03**	**6,18,857.04**	**5,76,833.03**
Financial Liabilities					
Payable	3	347.73	221.05	347.73	221.05
Debt securities	2	2,45,230.54	2,17,729.21	2,45,230.54	2,17,729.21
Borrowings (other than debt securities)	2	2,50,320.45	2,49,451.19	2,50,320.45	2,49,451.19
Subordinated liabilities	2	32,588.38	32,929.65	32,588.38	32,929.65
Other financial liabilities	3	25.24	223.65	25.24	223.65
Financial Liabilities		**5,28,512.34**	**5,00,554.75**	**5,28,512.34**	**5,00,554.75**

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Valuation techniques

Short-term financial assets and liabilities
For financial assets and financial liabilities that have a short-term maturity (less than twelve months), the carrying amounts, which are net of impairment, are a reasonable approximation of their fair value. Such instruments include cash and cash equivalents, trade receivables, balances other than cash and cash equivalents, and trade payables without a specific maturity. Such amounts have been classified as Level 2/Level 3 on the basis that no adjustments have been made to the balances in the balance sheet.

Loans and advances to customers
The fair values of loans and receivables are estimated by discounted cash flow models that incorporate assumptions for credit risks, probability of default, and loss has given default estimates. Since comparable data is not available, credit risk is derived using historical experience, management view, and other information used in its collective impairment models.

Fair values of portfolios are calculated using a portfolio-based approach, grouping loans as far as possible into homogenous groups based on similar characteristics i.e., type of loan. The Company then calculates and extrapolates the fair value to the entire portfolio using an Effective interest rate model that incorporates interest rate estimates considering all significant characteristics of the loans. The credit risk is applied as a top-side adjustment based on the collective impairment model incorporating the probability of defaults and loss given defaults.

Financial liability at amortized cost
The fair values of financial liability held to maturity are estimated using an effective interest rate model based on contractual cash flows using actual yields.

Note 41: Risk Management
The Company's principal financial liabilities comprise borrowings and trade and other payables. The main purpose of these financial liabilities is to finance and support the company's operations. The Company's principal financial assets include loans, cash and cash equivalents and other receivables that are derived directly from its operations. As a financial lending institution, Company is exposed to various risks that are related to lending business and operating environment. The principal objective in Company 's risk management processes is to measure and monitor the various risks that Company is subject to and to follow policies and procedures to address such risks.

The Company's Risk Management Committee of the Board of directors constituted in accordance with the Reserve Bank of India regulations has overall responsibility for overseeing the implementation of the Risk Management Policy. The committee meets at least twice in a year to review the Risk Management practices. Risk Management department periodically places its report to the committee for review. The committee's suggestions for improving the Risk Management Practices are implemented by the Risk Management department.

Risk Management department shall be responsible for the following:
a) Identifying the various risks associated with the activities of the Company and assessing their impact on the business.
b) Measuring the risks and suggesting measures to effectively mitigate the risks. However, the primary responsibility for managing the various risks on a day to day basis will be with the heads of the respective business units of the Company.

The Company is generally exposed to credit risk, liquidity risk and market risk

I) Credit Risk
Credit Risk arises from the risk of loss that may occur from the default of Company's customers under loan agreements. Customer defaults and inadequate collateral may lead to loan losses.

The Company addresses credit risk through following processes:
a) Credit risk on Gold loan is considerably reduced as collateral is in the form of Gold ornaments which can be easily liquidated and there is only a distant possibility of losses due to adequate margin of 25% or more retained while disbursing the loan. Credit risk is further reduced through a quick but careful collateral appraisal and loan approval process. Hence overall, the Credit risk is normally low.

b) Sanctioning powers for Gold Loans is delegated to various authorities at branches/controlling offices. Sanctioning powers is used only for granting loans for legally permitted purposes. The maximum Loan to Value stipulated by the Reserve Bank of India does not exceed under any circumstances.

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c) Gold ornaments brought for pledge is the primary responsibility of Branch Manager. Extra care is taken if the gold jewellery brought for pledge by any customer at any one time or cumulatively is more than 20 gm. The branch manager conducts proper due diligence to ascertain the ownership of the gold jewellery based on the questions posed and the answers provided by customers.

d) Auctions are conducted as per the Auction Policy of the Company and the guidelines issued by Reserve Bank of India. Auction is generally conducted before loan amount plus interest exceeds realizable value of gold. After reasonable time is given to the customers for release after loan becomes overdue and exhausting all efforts for persuasive recovery, auction is resorted to as the last measure in unavoidable cases. Loss on account of auctions are recovered from the customer. Any excess received on auctions are refunded to the customer.

Impairment Assessment

The Company is mainly engaged in the business of providing gold loans. The tenure of the loans generally is up to 12 months. The Company also provides other secured and unsecured loans. The Company's impairment assessment and measurement approach is set out in this note. It should be read in conjunction with the Summary of significant accounting policies.

Definition of default and cure

The Company considers a financial instrument as defaulted and therefore Stage 3 (credit-impaired) for Expected Credit Loss (ECL) calculations in all cases when the borrower becomes 90 days past due on its contractual payments. As a part of a qualitative assessment of whether a customer is in default, the Company also considers a variety of instances that may indicate unlikeness to pay. When such events occur, the Company carefully considers whether the event should result in treating the customer as defaulted and therefore assessed as Stage 3 for ECL calculations or whether Stage 2, as appropriate.

It is the Company's policy to consider a financial instrument as 'cured' and therefore re-classified out of Stage 3 when none of the default criteria have been present for at least three consecutive months. The decision whether to classify an asset as Stage 2 or Stage 1 once cured depends on the updated credit grade, at the time of the cure, and whether this indicates there has been a significant increase in credit risk compared to initial recognition.

Company's internal credit rating grades and staging criteria for loans are as follows:

Rating	Loans Days past due (DPD)	Stages
High grade	Not yet due	Stage 1
Standard grade	1-30 DPD	Stage 2
Sub-standard grade	31-60 DPD	Stage 2
Past due but not impaired	61- 90 DPD	Stage 2
Individually impaired	91 DPD or More	Stage 3

Exposure at Default (EAD)

The Exposure at Default is an estimate of the exposure at a future default date, considering expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest.

Probability of default (PD)

The Probability of Default is an estimate of the likelihood of default over a given time horizon. To calculate the ECL for a Stage 1 loan, the Company assesses the possible default events within 12 months for the calculation of the 12 months ECL. For Stage 2 and Stage 3 financial assets, the exposure at default is considered for events over the lifetime of the instruments. The Company uses historical information wherever available to determine PD. PD is calculated using the Incremental 91 DPD approach considering fresh slippage using historical information.

Particulars	As at March 31,					
	2025			2024		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	3.00%	18.81%	100.00%	2.21%	15.96%	100.00%
ii) Business Loans	10.00%	100.00%	100.00%	10.00%	30.00%	100.00%
iii) Micro Finance Loans	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%
iv) Mortgaged Loan	20.00%	30.00%	100.00%	10.00%	30.00%	100.00%
v) Rental Loan	20.00%	30.00%	100.00%	10.00%	30.00%	100.00%
vi) Other Loans	10.00%	30.00%	100.00%	10.00%	30.00%	100.00%

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Based on review of macro-economic developments and economic outlook, the Company has assessed that no adjustment is required for temporary overlays to determine qualitative impact on its PD's as at March 31, 2025 and March 31, 2024.

Loss Given Default (LGD)

LGD is the estimated loss that the Company might bear if the borrower defaults. The Company determines its recovery (net present value) by analysing the recovery trends, borrower rating, collateral value, and expected proceeds from the sale of an asset.

Particulars	As at March 31,					
	2025			2024		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
i) Gold Loan	13.34%	13.34%	13.34%	13.34%	13.34%	13.34%
ii) Business Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iii) Micro Finance Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
iv) Mortgaged Loan	48.00%	48.00%	48.00%	46.00%	46.00%	46.00%
v) Rental Loan	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
vi) Other Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

LGD Rates have been computed internally based on the discounted recoveries in defaulted accounts that are closed/ written off/ repossessed and upgraded during the year.

When estimating ECLs on a collective basis for a group of similar assets, the Company applies the same principles for assessing whether there has been a significant increase in credit risk since initial recognition.

Collateral and other credit enhancements

The amount and type of collateral required to depend on an assessment of the credit risk of the counterparty. Guidelines are in place covering the acceptability and valuation of each type of collateral.

The tables on the following pages show the maximum exposure to credit risk by class of financial asset. They also show the total fair value of collateral, any surplus collateral (the extent to which the fair value of collateral held is greater than the exposure to which it relates), and the net exposure to credit risk.

The main types of collateral are as follows: -

Management provides gold loans against the security of gold. The gold is pledged with the company and based on the company policy of loan to value ratio, the loan is provided.

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

Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2025	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantee	Household used Gold Ornaments	Book debts, Inventory and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	16,446.29	16,446.29	-	-	-	-	-	16,446.29	-	-
Bank Balance other than Cash and cash equivalents	32,191.85	32,191.85	-	-	-	-	-	32,191.85	-	-
Loans (Gross):										
i) Gold Loan	5,71,223.87	-	-	-	5,71,223.87	-	4,78,023.25	10,49,247.11	-	3,657.36
ii) Business Loan	56.15	-	-	-	-	-	-	-	56.15	9.92
iii) Micro Finance Loans	45.28	-	-	-	-	-	-	-	45.28	57.75
iv) Mortgage Loan	5,051.55	-	5,051.55	-	-	-	1,820.97	6,872.52	-	3,256.99
v) Rental Loan	13.28	-	-	-	-	-	-	-	13.28	13.28
vi) Other Loans	192.43	-	-	-	-	-	-	-	192.43	230.05
Trade receivables	86.92	-	-	-	-	-	-	-	86.92	-
Other receivables	0.36	-	-	-	-	-	-	-	0.36	-
Other financial assets	1,322.64	-	-	-	-	-	-	-	1,322.64	-
Total financial assets at amortised cost	**6,26,630.62**	**48,638.14**	**5,051.55**	**-**	**5,71,223.87**	**-**	**4,79,844.22**	**11,04,757.77**	**1,717.06**	**7,225.35**
Financial assets at FVTPL*										
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	6,26,630.62	**48,638.14**	**5,051.55**	**-**	**5,71,223.87**	**-**	**4,79,844.22**	**11,04,757.77**	**1,717.06**	**7,225.35**
Other commitments										
	6,26,630.62	**48,638.14**	**5,051.55**	**-**	**5,71,223.87**	**-**	**4,79,844.22**	**11,04,757.77**	**1,717.06**	**7,225.35**

*** Including Equity Instruments**

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

Fair value of collateral and credit enhancements held

Currency: ₹ in Lakhs

As at March 31, 2024	Maximum exposure to credit risk	Cash	Securities	Bank and government guarantees	Household used Gold Ornaments	Book debts, Inventory, and other working capital items	Surplus collateral	Total collateral	Net exposure	Associated ECLs
Financial assets										
Cash and cash equivalents	2,738.22	2,738.22	-	-	-	-	-	2,738.22	-	-
Bank Balance other than Cash and cash equivalents	41,652.51	41,652.51	-	-	-	-	-	41,652.51	-	-
Loans (Gross):										
i) Gold Loan	5,32,434.31	-	-	-	5,32,434.31	-	2,74,506.32	8,06,940.63	-	3,657.37
ii) Business Loan	9.92	-	-	-	-	-	-	-	9.92	9.92
iii) Micro Finance Loans	57.75	-	-	-	-	-	-	-	57.75	57.75
iv) Mortgage Loan	5,346.32	-	5,346.32	-	-	-	2,202.63	7,548.95	-	3,256.99
v) Rental Loan	13.28	-	-	-	-	-	-	-	13.28	13.28
vi) Other Loans	398.52	-	-	-	-	-	-	-	398.52	230.05
Trade receivables	47.43	-	-	-	-	-	-	-	47.43	-
Other receivables	2.81	-	-	-	-	-	-	-	2.81	-
Other financial assets	1,357.33	-	-	-	-	-	-	-	1,357.33	-
Total financial assets at amortised cost	**5,84,058.40**	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**
Financial assets at FVTPL*	-	-	-	-	-	-	-	-	-	-
Total financial instruments at fair value through profit or loss*	-	-	-	-	-	-	-	-	-	-
Equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
Total equity instrument at fair value through OCI	-	-	-	-	-	-	-	-	-	-
	5,84,058.40	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**
Other commitments	-	-	-	-	-	-	-	-	-	-
	5,84,058.40	**44,390.73**	**5,346.32**	**-**	**5,32,434.31**	**-**	**2,76,708.95**	**8,58,880.31**	**1,887.04**	**7,225.36**

*** Including Equity Instruments**

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II) Liquidity risk

Asset Liability Management (ALM)

The table below shows the maturity pattern of the assets and liabilities. In the case of loans, the contracted tenure of the gold loan is a maximum of 12 months. However, on account of a high incidence of prepayment before contracted maturity, the below maturity profile has been prepared by the management on the basis of the historical pattern of repayments. In the case of loans other than gold loans, the maturity profile is based on contracted maturity.

Maturity pattern of assets and liabilities as on March 31, 2025

Currency: ₹ in Lakhs

Particulars	Upto 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	16,337.32	-	-	-	108.97	-	-	-	-	**16,446.29**
Bank Balance other than Cash and cash equivalents	908.40	1,517.48	2,115.89	5,542.59	16,776.59	5,187.80	143.09	0.01	-	**32,191.85**
Loans	23,389.02	32,327.49	19,587.98	94,423.26	3,98,396.71	583.00	1,477.23	6,397.87	-7,773.57	**5,68,808.99**
Total	**40,634.74**	**33,844.97**	**21,703.87**	**99,965.85**	**4,15,282.27**	**5,770.80**	**1,620.32**	**6,397.88**	**-7,773.57**	**6,17,447.13**
Financial Liabilities										
Debt Securities	16,893.59	4,405.86	867.51	19,526.68	24,699.53	1,44,765.04	27,362.19	7,893.91	(1,183.77)	2,45,230.54
Borrowings (other than Debt Securities)	11,829.66	24,147.10	25,893.16	76,391.67	62,934.20	47,476.66	1,648.00	-	-	2,50,320.45
Subordinated Liabilities	-	4,113.17	-	4,800.33	3,227.35	17,120.04	3,340.34	-	(12.85)	32,588.38
Total	**28,723.25**	**32,666.13**	**26,760.67**	**1,00,718.68**	**90,861.08**	**2,09,361.74**	**32,350.53**	**7,893.91**	**(1,196.62)**	**5,28,139.37**

***Represents adjustments on account of EIR/ECL**

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

Maturity pattern of assets and liabilities as on March 31, 2024

Currency: ₹ in Lakhs

Particulars	Upto 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Not sensitive to ALM *	Total
Financial assets										
Cash and cash equivalents	2,637.54	-	-	-	100.68	-	-	-	-	**2,738.22**
Bank Balance other than Cash and cash equivalents	3,916.65	2,363.75	2,609.39	7,857.36	18,423.11	5,850.53	631.71	0.01	-	**41,652.51**
Loans	58,547.60	37,333.35	55,395.48	36,901.85	3,41,405.70	915.10	1,374.55	6,386.48	(7,225.36)	**5,31,034.74**
Total	**65,101.79**	**39,697.10**	**58,004.87**	**44,759.20**	**3,59,929.49**	**6,765.63**	**2,006.26**	**6,386.49**	**(7,225.36)**	**5,75,425.47**
Financial Liabilities										
Debt Securities	-	5,534.82	-	12,808.51	35,819.95	1,03,355.87	49,487.32	11,176.82	(454.08)	**2,17,729.21**
Borrowings (other than Debt Securities)	14,593.41	38,186.44	28,720.13	63,154.05	53,540.29	48,754.87	2,502.00	-	-	**2,49,451.19**
Subordinated Liabilities	-	-	-	2,475.21	-	18,492.66	11,992.45	-	(30.67)	**32,929.65**
Total	**14,593.41**	**43,721.26**	**28,720.13**	**78,437.77**	**89,360.24**	**1,70,603.40**	**63,981.77**	**11,176.82**	**(484.75)**	**5,00,110.05**

***Represents adjustments on account of EIR/ECL**

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III) Market risk

Market Risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate because of changes in market factors. Such changes in the values of financial instruments may result from changes in the interest rates, credit, liquidity, and other market changes. The objective of market risk management is to avoid excessive exposure of our earnings and equity to loss and reduce our exposure to the volatility inherent in financial instruments. The Company is exposed to two types of market risk as follows:

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The company is subject to interest rate risk, primarily since it lends to customers at fixed rates and for maturity periods shorter than the funding sources. The majority of our borrowings are at fixed rates. However, borrowings at floating rates give rise to interest rate risk. Interest rates are highly sensitive to many factors beyond control, including the monetary policies of the Reserve Bank of India, deregulation of the financial sector in India, domestic and international economic and political conditions, inflation, and other factors. In order to manage interest rate risk, the company seeks to optimize the borrowing profile between short-term and long-term loans. The company adopts funding strategies to ensure diversified resource-raising options to minimize cost and maximize the stability of funds. Assets and liabilities are categorized into various time buckets based on their maturities and the Asset Liability Management Committee supervises an interest rate sensitivity report periodically for assessment of interest rate risks. The Interest Rate Risk is mitigated by availing funds at very competitive rates through diversified borrowings and for different tenures.

The following table demonstrates the sensitivity to a reasonably possible change in the interest rates on the portion of borrowings affected. With all other variables held constant, the profit before taxes affected through the impact on floating rate borrowings are as follows:

Currency: ₹ in Lakhs

Impact on Profit before taxes	As at March 31, 2025	As at March 31, 2024
On Floating Rate Borrowings		
0.5 % increase in interest rates	1,196.69	1,078.55
0.5 % decrease in interest rates	(1,196.69)	(1,078.55)

Price risk

The Company's exposure to price risk is not material.

Note 42: Segment reporting

The Company is engaged in the business segment of Financing, whose operating results are regularly reviewed by the management to make decisions about resources to be allocated and to assess its performance, and for which discrete financial information is available. Further other business segments do not exceed the quantitative thresholds as defined by Ind AS 108 on "Operating Segment". Hence, there are no separate reportable segments, as required by Ind AS 108 on "Operating Segment".

Note 43: Utilization of proceeds of Public Issue of Non - Convertible Debentures

The company has during the year raised through public issue ₹5,1591.21Lakhs of Secured Redeemable Non-Convertible Debentures. As at March 31, 2025, the company has utilized the entire proceeds of the public issue, net of issue expenses in accordance with the objects stated in the offer documents.

Note 44: Disclosure required as per Reserve Bank of India Notification No. DNBS.CC.PD.NO. 265/03.10.01/2011-12 dated March 21, 2012

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Gold Loans granted against collateral of gold jewellery (principal portion)	5,71,223.87	5,32,434.31
Total assets of the Company	6,40,569.27	5,98,578.48
Percentage of Gold Loans to Total Assets	89.17%	88.95%

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

Note 45: Disclosures required as per Reserve Bank of India Master Direction – (Non-Banking Financial Company – Scale based regulation) Directions, 2023

Liabilities:

Currency: ₹ in Lakhs

Particulars	Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :-	**As at March 31**			
	2025		**2024**	
(a) Debentures : Secured	2,46,414.30	-	2,16,683.29	-
: Unsecured	-	-	-	-
(other than falling within the meaning of public deposits)	-	-	-	-
: Perpetual Debt Instrument	-	-	-	-
(b) Deferred credits	-	-	-	-
(c) Term Loans	1,53,832.62	-	1,45,524.15	-
(d) Inter-corporate loans and borrowing	-	-	-	-
(e) Commercial Paper	-	-	-	-
(f) Public Deposit	-	-	-	-
(g) Other Loans (specify nature)	-	-	-	-
Loan from Directors/ Relatives of Directors	-	-	-	-
Subordinated Debt	32,588.38	-	32,960.32	-
Borrowings from Banks/FI	96,487.83	-	1,03,927.04	-
Overdraft against Deposit with Banks	-	-	-	-

2. Break-up of 1(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid:

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2025	As at March 31, 2024
	(a) In the form of Unsecured debentures	-	-
	(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c) Other public deposits	-	-

3. Break-up of Loans and Advances including bills receivables (other than those included in (4) below) :-

Currency: ₹ in Lakhs

Sl No.	Assets	As at March 31, 2025	As at March 31, 2024
	(a) Secured	5,76,275.42	5,37,780.63
	(b) Unsecured	307.14	479.47

4. Breakup of Investments:

Currency: ₹ in Lakhs

SL No	Assets	As at March 31, 2025	As at March 31, 2024
	Current Investments:		
	1. Quoted:		
	(i) Shares (a) Equity	-	-
	(b) Preference	-	-
	(ii) Debentures and Bonds	-	-
	(iii) Units of mutual funds	-	-
	(iv) Government Securities	-	-
	(v) Others (specify)		-
	2. Unquoted:		
	(i) Shares (a) Equity		-
	(b) Preference		-

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(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
Long Term Investments		
1. Quoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-
2. Unquoted:		
(i) Shares (a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of mutual funds	-	-
(iv) Government Securities	-	-
(v) Others (specify)	-	-

5. Break-up of Leased Assets and stock on hire and other assets counting towards AFC activities: -

Currency: ₹ in Lakhs

Sl No.	Assets	As at March 31, 2025	As at March 31, 2024
	(i) Lease assets including lease rentals under sundry debtors: -		
	(a) Financial lease	-	-
	(b) Operating lease	-	-
	(ii) Stock on hire including hire charges under sundry debtors		
	(a) Assets on hire	-	-
	(b) Repossessed Assets	-	-
	(iii) Other loans counting towards AFC activities		
	(a) Loans where assets have been repossessed	-	-
	(b) Loans other than (a) above	-	-

6. Borrower Group-wise Classification of Assets Financed* as in Sl No. (3) and (4) above:-

Currency: ₹ in Lakhs

Category	As at March 31, 2025 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	352.31	-	352.31
2. Other than related parties	5,68,415.07	41.61	5,68,456.68
Total	**5,68,767.38**	**41.61**	**5,68,808.99**

Currency: ₹ in Lakhs

Category	As at March 31, 2024 Amount (Net of provisioning)		
	Secured	Unsecured	Total
1. Related Parties			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	536.12	168.47	536.12
2. Other than related parties	5,30,330.15	168.47	5,30,498.62
Total	**5,30,866.27**	**168.47**	**5,31,034.74**

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7. Investor group-wise classification of all investments current and long term in shares and securities (Both quoted & un quoted) - NA

8 Other Information

Currency: ₹ in Lakhs

Particulars	Amount Outstanding As at March 31, 2025	2024
(i) Gross Non-Performing Assets		
(a) With Related parties		
(b) With Others	7,875.10	7,761.03
(ii) Net Non-Performing Assets	-	-
(a) With Related parties	-	-
(b) With Others	2,661.49	2,776.94
(iii) Assets acquired in satisfaction of the debt		
(a) With Related parties		
(b) With Others		

9 Details of the Auctions conducted with respect to Gold Loan

The Company auctioned 19,727 loan accounts (March 31, 2024: 15,619 accounts) during the financial year. The outstanding dues on these loan accounts were ₹ 8,377.76 Lakhs (March 31, 2024: ₹ 5,553.32 Lakhs) till the respective date of auction. The Company realised ₹ 9,001.33 Lakhs. (March 31, 2024: ₹ 5,767.11 Lakhs.) on auctioning of gold jewellery taken as collateral security on these loans. Company confirms that none of its sister concerns participated in the above auctions.

10 a) Capital

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	2024
i) CRAR (%)	18.78%	18.42%
ii) CRAR-Tier I capital (%)	17.39%	16.16%
iii) CRAR-Tier II capital (%)	1.39%	2.26%
iv) Amount of subordinated debt raised as Tier-II capital	5,622.44	10,263.31
v) Amount raised by the issue of Perpetual Debt Instruments during the year	-	-
vi) Amount raised by the issue of Perpetual Debt Instruments	-	-
vii) Percentage of PDI to Tier I Capital	-	-

10 b) Investments

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	2024
1. Value of Investments		
i) Gross Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
ii) Provisions for Depreciation		
(a) In India	-	-
(b) Outside India,	-	-
iii) Net Value of Investments		
(a) In India	-	-
(b) Outside India,	-	-
2. Movement of provisions held towards depreciation on investments.		
(i) Opening balance	-	-
(ii) Add : Provisions made during the year	-	-
(iii) Less : Write-off / write-back of excess provisions during the year	-	-
(iv) Closing balance	-	-

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Derivatives

Currency: ₹ in Lakhs

10 c)

Particulars	As at March 31, 2025	As at March 31, 2024
(i) The notional principal of swap agreements	-	-
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
(iii) Collateral required by the NBFC upon entering into swaps	-	-
(iv) Concentration of credit risk arising from swaps	-	-
(v) The fair value of the swap book	-	-

10 d). Exchange-traded interest rate (IR) derivatives

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
Exchange-traded interest rate (IR) derivatives	-	-

10 e) Disclosure relating to securitization

Currency: ₹ in Lakhs

Particulars	As at March 31, 2025	As at March 31, 2024
i) Disclosure relating to securitization	-	-

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

10 f) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

Currency: ₹ in Lakhs

As at 31.03.2025	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non-sensitive to ALM **	Total
Liabilities												
Debt Securities	0.01	-	16,893.58	4,405.86	867.51	19,526.68	24,699.53	1,44,765.04	27,362.19	7,893.91	-1,183.77	**2,45,230.54**
Subordinated Liabilities	-	-	-	4,113.17	-	4,800.33	3,227.35	17,120.04	3,340.34	-	-12.85	**32,588.38**
Borrowings	2,808.10	795.36	8,226.20	24,147.10	25,893.16	76,391.67	62,934.20	47,476.66	1,648.00	-	-	**2,50,320.45**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Assets	-	-	-	-	-	-	-	-	-	-	-	-
Advances*	12,839.19	2,278.98	8,270.85	32,327.49	19,587.98	94,423.26	3,98,396.71	583.00	1,477.23	6,397.87	-7,773.57	**5,68,808.99**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.

**represents adjustments on account of EIR/ECL

Currency: ₹ in Lakhs

As at 31.03.2024	1 to 7 days	8 to 14 days	15 to 30/ 31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 Year to 3 year	Over 3 to 5 years	Over 5 years	Non-sensitive to ALM **	Total
Liabilities												
Debt Securities	-	-	-	5,534.82	-	12,808.51	35,819.95	1,03,355.87	49,487.32	11,176.82	(454.08)	**2,17,729.21**
Subordinated Liabilities	-	-	-	-	-	2,475.21	-	18,492.66	11,992.45	-	(30.67)	**32,929.65**
Borrowings	3,232.25	422.64	10,938.53	38,186.44	28,720.13	63,154.05	53,540.28	48,754.87	2,502.00	-		**2,49,451.19**
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-		-
Assets												
Advances*	36,649.10	6,256.50	15,641.99	37,333.35	55,395.48	36,901.85	3,41,405.70	915.10	1,374.55	6,386.48	(7,225.36)	**5,31,034.74**
Investments (other than investment in foreign subsidiary)												
Foreign Currency assets (Investment in foreign subsidiary)												

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.

**represents adjustments on account of EIR/ECL.

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10 g) Exposure

i) Exposure to Real Estate Sector

Currency: ₹ in Lakhs

Category	As at March 31, 2025	As at March 31, 2024
a) Direct exposure (Net of Advances from Customers)		
(i) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented:	-	-
(ii) Commercial Real Estate -		
Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development, and construction, etc.). Exposure would also include non-fund based (NFB) limits;	89.20	106.84
(iii) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
a. Residential	-	-
b. Commercial Real Estate	-	-
Total Exposure to Real Estate Sector	**89.20**	**106.84**

ii) Exposure to Capital Market

Currency: ₹ in Lakhs

	Particulars	As at March 31, 2025	As at March 31, 2024
i)	Direct investment in equity shares, convertible bonds, convertible debentures, and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt	-	-
ii)	Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds	-	-
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds are taken as a primary security	-	-
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity-oriented mutual funds i.e. where the primary security other than shares / convertible bonds /convertible debentures/units of equity-oriented mutual funds does not fully cover the advances	-	-
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi)	Loans sanctioned to corporates against the security of shares /bonds/debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii)	Bridge loans to companies against expected equity flows /issues	-	-
viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix)	Financing to stockbrokers for margin trading	-	-
x)	All exposures to Alternative Investment Funds:	-	
	(i) Category I	-	-
	(ii) Category II	-	-
	(iii) Category III	-	-
	Total Exposure to Capital Markets	**0.00**	**0.00**

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iii) Sectoral exposure

Currency: ₹ in Lakhs

Sectors	Current Year			Previous Year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-	-	-	-	-
2. Industry	-	-	-	-	-	-
3. Corporate	2,187.09	2,187.09	100.00%	2,208.29	2,208.29	100.00%
4. Services	-	-	-	-	-	-
5. Personal Loans	-	-	-	-	-	-
6. Others, if any (Gold Loan, Micro Finance, Rental Loan, Business Loan & Others)	5,74,395.47	5,688.01	0.99%	5,36,051.81	5,552.74	1.04%

iv) Details of financing of parent company products: Nil

v) Details of Single Borrower Limit (SGL)/ Group Borrower Limit (GBL) exceeded by the Company: Nil

vi) Total amount of advances for which intangible securities such as charge over the rights, licenses, authority etc has been taken and which is to be classified as Unsecured Advances: Nil

vii) Intra-group exposures

Particulars	As at March 31, 2025	As at March 31, 2024
i) Total amount of intra-group exposures	Nil	Nil
ii) Total amount of top 20 intra-group exposures	Nil	Nil
iii) Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	Nil	Nil

viii) Unhedged foreign currency exposure: Nil (March 31, 2024: Nil)

10 h) Related Party Disclosure Details of all material transactions with related parties are disclosed in point note 38.

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10 i) Registration obtained from financial sector regulators

- Company has obtained a certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the RBI Act, 1934.
- Company holds a full-fledged money changers license bearing license number FE.CHN.FFMC.40/2006 dated February 7, 2006 issued by the RBI which was valid up to August 31, 2025. Currently Company has 62 authorized service centres.
- Company holds a Certificate of Registration dated March 30, 2016 bearing Registration Number - CA0179 issued by IRDA to commence/carry business in the capacity of a Corporate Agent (Composite) under the Insurance Regulatory and Development Authority Act, 1999, renewal under process.
- Company holds a Certificate of Registration dated May 22, 2019 bearing registration number IN–DP–415-2019 issued by the SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996
- Company has obtained registration with Financial Intelligence Unit – India (FIU-IND) and was assigned registration No FINBF12988
- Our Company has obtained registration with Legal Entity Identifier India Limited (LEIL) and was assigned a LEI Code - 335800F7BYBNG38B4A84.
- Global Intermediary Identification Number (GIIN) of the Company is 1CIT1U.99999.SL.356.
- Company has obtained registration under Goods and Service Tax Act, 2017 for various States as below.

SL No	STATE	GSTIN
1	ANDRAPRADESH	37AACCK4277A1ZQ
2	DELHI	07AACCK4277A1ZT
3	KARNATAKA	29AACCK4277A1ZN
4	KERALA	32AACCK4277A2ZZ
5	KERALA (ISD)	32AACCK4277A3ZY
6	MAHARASTRA	27AACCK4277A1ZR
7	PUDUCHERRY	34AACCK4277A1ZW
8	TAMILNADU	33AACCK4277A1ZY
9	TELANGANA	36AACCK4277A1ZS
10	UTTAR PRADESH	09AACCK4277A1ZP

10 j) Penalties levied by the above Regulators:
None

10 k) Ratings assigned by Credit rating Agencies

Currency: ₹ in Lakhs

Rating Agency	Facilities	Amount Rated	Outstanding as on	Rating as on		Rating Definition
			March 31, 2025	March 31, 2025	March 31, 2024	
India Ratings & Research	Non-Convertible Debenture	22,94,472.00	1,89,062.20	IND A- / Stable [IND A Minus]	IND A- /Stable [IND A Minus]	Instruments with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk. Modifiers {"+" (plus) / "-"(minus)} reflect the comparative standing within the category.
India Ratings & Research	Subordinated Debt		14,716.87			
India Ratings & Research	Bank Facilities	2,95,000.00	2,49,791.48			
BrickWork Ratings	Non-Convertible Debenture	90,337.54	35,399.59	BWR BBB+ Positive [BWR Triple B+]	BWR BBB+ Positive [BWR Triple B+]	
BrickWork Ratings	Subordinated Debt		5,382.20			

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10 l) Provisions and Contingencies

Currency: ₹ in Lakhs

Sl No.	Break up of Provisions and Contingencies shown under the head Expenses in the Statement of Profit and Loss	As at March 31, 2025	As at March 31, 2024
1	Provisions for depreciation on Investment	-	-
2	Provision towards NPA (Expected Credit Loss)	548.21	827.84
3	Provision made towards Income Tax	4,269.11	4,057.47
4	Other Provision and Contingencies (with details)	-	-
	Provision for Gratuity	184.31	152.27
	Provision for Other Assets	8.25	(0.17)
5	Provision for Leave Encashment	-	-

10 m) Concentration of Advances

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Total Advances to twenty largest borrowers	5,665.71	5,690.96
2	Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	0.98%	1.06%

10 n) Concentration of Exposures

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Total Exposures to twenty largest borrowers/customers	5,665.71	5,690.96
2	Percentage of Exposures to twenty largest borrowers/Customers to Total Exposures of the NBFC on borrowers/Customers.	0.98%	1.06%

10 o) Concentration of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Total Exposures to top four NPA accounts	3,033.72	3,033.72

10 p) Movement of NPAs

Currency: ₹ in Lakhs

Sl No.	Particulars	Year ended March 31, 2025	Year ended March 31, 2024
	(i) Net NPAs to Net Advances (%)	0.46%	0.52%
	(ii) Movement of NPAs (Gross)		
	(a) Opening balance	7,761.03	7,754.85
	(b) Additions during the year	1,751.83	2,197.62
	(c) Reductions during the year	1,637.76	2,191.44
	(d) Closing balance	**7,875.10**	**7,761.03**
	(iii) Movement of Net NPAs	-	-
	(a) Opening balance	2,776.94	3,324.97
	(b) Additions during the year	1,199.27	878.07
	(c) Reductions during the year	1,314.71	1,426.10
	(d) Closing balance	**2,661.50**	**2,776.94**
	(iv) Movement of provisions for NPAs (excluding Provisions on Standard Assets)	-	-
	(a) Opening balance	4,984.09	4,429.87
	(b) Provisions made during the year	552.56	1,319.55
	(c) Write-off / write -back of excess provisions	323.05	765.33
	(d) Closing balance	**5,213.60**	**4,984.09**

Additions/ Reductions to NPA (Gross and Net) stated above during the year are based on year-end figures.

10 q) Overseas Assets as at March 31, 2025

The Company does not have any joint venture or subsidiary abroad, hence not applicable.

10 r) Off-balance Sheet SPVs sponsored

The Company has not sponsored any off-balance sheet SPV which are required to be consolidated as per accounting norms

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

CHEERAN & YARAN CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

10 s) **Disclosure of complaints**

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No	Particulars	Current Year	Previous Year
	Complaints received by the NBFC from its customers		
1.	Number of complaints pending at beginning of the year	1	1
2.	Number of complaints received during the year	47	27
3.	Number of complaints disposed during the year	47	27
3.1	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	1	1
5.*	Number of maintainable complaints received by the NBFC from Office of Ombudsman	13	16
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	13	15
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	0	1
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

*Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously The Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.

2) Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground – 1 Loans and advances	1	43	72%	1	1
Others					
Regarding Non-convertible debenture	0	4	100%	0	0
Total	**1**	**47**	**74%**	**1**	**1**
Previous Year					
Ground – 1 Loans and advances	1	25	400%	1	1
Others					
Regarding Non-convertible debenture	0	2	100%	0	0
Total	**1**	**27**	**350%**	**1**	**1**

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Note 46: Disclosure pursuant to Reserve Bank of India notification DOR (NBFC).CC.PD.No.109 /22.10.106/2019-20 dated 13 March 2020 pertaining to Asset Classification as per RBI Norms

Currency: ₹ in Lakhs

Appendix Template for Disclosure in Notes to Financial Statements As at March 31, 2025						
Asset Classification as per RBI Norms	**Asset classification as per Ind AS 109**	**Gross Carrying Amount as per Ind AS**	**Loss Allowances (Provisions) as required under Ind AS 109**	**Net Carrying Amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
(1)	**(2)**	**(3)**	**(4)**	**(5) = (3)-(4)**	**(6)**	**(7) = (4)-(6)**
Performing Assets						
Standard	Stage 1	5,57,824.88	2,286.90	5,55,537.98	2,231.30	55.60
	Stage 2	10,882.58	273.07	10,609.51	43.53	229.54
Subtotal		**5,68,707.46**	**2,559.97**	**5,66,147.49**	**2,274.83**	**285.14**
Non-Performing Assets (NPA)						
Substandard	**Stage 3**	**1,477.23**	**197.06**	**1,280.17**	**147.72**	**49.34**
Doubtful - up to 1 year	Stage 3	157.80	45.23	112.57	31.56	13.67
1 to 3 years	Stage 3	105.13	50.46	54.67	31.54	18.92
More than 3 years	Stage 3	2,403.28	1,189.19	1,214.09	1,235.88	-46.70
Subtotal for doubtful		**2,666.20**	**1,284.87**	**1,381.33**	**1,298.98**	**-14.11**
Loss	Stage 3	3,731.66	3,731.66	0.00	3,731.66	0.00
Subtotal for NPA		**7,875.10**	**5,213.60**	**2,661.50**	**5,178.36**	**35.23**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**5,57,824.88**	**2,286.90**	**5,55,537.98**	**2,231.30**	**55.60**
	Stage 2	**10,882.58**	**273.07**	**10,609.51**	**43.53**	**229.54**
	Stage 3	**7,875.10**	**5,213.60**	**2,661.50**	**5,178.36**	**35.23**
	Total	**5,76,582.56**	**7,773.57**	**5,68,808.99**	**[illegible]3.19**	**320.37**

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

Currency: ₹ in Lakhs

Appendix
Template for Disclosure in Notes to Financial Statements
As at March 31, 2024

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	4,97,785.97	1,544.79	4,96,241.18	1,991.14	(446.35)
	Stage 2	32,713.10	696.48	32,016.62	130.85	565.63
Subtotal		**5,30,499.07**	**2,241.27**	**5,28,257.80**	**2,121.99**	**119.28**
Non-Performing Assets (NPA)						
Substandard	**Stage 3**	**1,374.55**	**231.51**	**1,143.04**	**137.45**	**94.06**
Doubtful - up to 1 year	Stage 3	126.88	16.93	109.95	25.38	(8.45)
1 to 3 years	Stage 3	345.14	93.86	251.28	103.54	(9.68)
More than 3 years	Stage 3	2,429.06	1,156.39	1,272.67	1,255.00	(98.61)
Subtotal for doubtful		**2,901.08**	**1,267.18**	**1,633.90**	**1,383.92**	**(116.74)**
Loss	Stage 3	3,485.40	3,485.40	-	3,485.40	-
Subtotal for NPA		**7,761.03**	**4,984.09**	**2,776.94**	**5,006.77**	**(22.68)**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification, and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**4,97,785.97**	**1,544.79**	**4,96,241.18**	**1,991.14**	**(446.35)**
	Stage 2	**32,713.10**	**696.48**	**32,016.62**	**130.85**	**565.63**
	Stage 3	**7,761.03**	**4,984.09**	**2,776.94**	**5,006.77**	**(22.68)**
	Total	**5,38,260.10**	**7,225.36**	**5,31,034.74**	**7,128.76**	**96.60**

Note:
IND AS ECL Provisioning is higher compared to RBI IRAC Norms and hence the need to maintain Impairment Reserve no longer applies.
The Board of Director's of the Company has approved the ECL Policy in its meeting held on May 24, 2025

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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Note 47 : Disclosure on Liquidity Coverage Ratio

Disclosure as per the circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 issued by Reserve Bank of India regarding Liquidity Coverage Ratio (LCR)

Maintenance of Liquidity Coverage Ratio (LCR)

Reserve Bank Of India vide its notification no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/ 2019-20 dtd November 04,2019 introduced Liquidity Coverage Ratio for certain categories of NBFCs w.e.f December 01 ,2020. All non-deposit taking NBFCs with asset size of ₹ 10,000 crore and above, and all deposit taking NBFCs irrespective of their asset size, shall maintain a liquidity buffer in terms of LCR which will promote resilience of NBFCs to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days. The stock of HQLA to be maintained by the NBFCs shall be minimum of 100% of total net cash outflows over the next 30 calendar days. The LCR requirement shall be binding on NBFCs from December 1, 2020 with the minimum HQLAs to be held being 50% of the LCR, progressively reaching up to the required level of 100% by December 1, 2024, as per the time-line given below:

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	50%	0.60	70%	85%	100%

Further, Non-deposit taking NBFCs with asset size of ₹ 5,000 crore and above but less than ₹ 10,000 crore shall also maintain the required level of LCR starting December 1, 2020, as per the time-line given below

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	30%	0.50	60%	85%	100%

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

A) Quantitative Disclosure

Particulars		Quarter ended							
		March 31, 2025		December 31, 2024		September 30, 2024		June 30, 2024	
		Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)	Total Unweighted Value (Average)	Total weighted Value (Average)
High Quality Liquid Assets									
1	Total High-Quality Liquid Assets ** (HQLA)	21,114.14	21,114.14	21,149.06	21,149.06	9,403.81	9,403.81	11,969.79	11,969.79
Cash Outflows									
2	Deposits (for deposit taking companies)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
3	Unsecured wholesale funding	3.00	3.45	3.00	3.45	3.40	3.91	2,521.49	2,899.71
4	Secured wholesale funding	22,191.29	25,519.98	30,028.10	34,532.32	28,889.27	33,222.66	33,944.00	39,035.60
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	*Outflows related to derivative exposures and other collateral requirements*	-	-	-	-	-	-	-	-
(ii)	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
(iii)	*Credit and liquidity facilities*	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	2,644.79	3,041.50	2,074.41	2,385.57	2,235.97	2,571.36	2,126.03	2,444.94
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	**Total Cash Outflow**	24,839.08	28,564.93	32,105.51	36,921.34	31,128.64	35,797.93	38,591.52	44,380.25
Cash Inflows									
9	Secured lending	29,822.07	22,366.56	42,202.14	31,651.61	31,631.37	23,723.53	57,415.16	43,061.37
10	Inflows from fully performing exposures	-	-	-	-	-	-	-	-
11	Other cash inflows	120.36	90.27	5,328.71	3,996.54	11,319.47	8,489.60	9,938.49	7,453.86
12	**Total Cash Inflow**	**29,942.43**	**22,456.83**	**47,530.85**	**35,648.15**	**42,950.84**	**32,213.13**	**67,353.65**	**50,515.23**
13	**Total HQLA**		**21,114.14**		**21,149.06**		**9,403.81**		**11,969.79**
14	**Total Net Cash Outflow**		**7,141.23**		**9,230.34**		**8,949.48**		**11,095.06**
15	**Liquidity Coverage Ratio (%)**		**295.67%**		**229.13%**		**105.08%**		**107.88%**

Note:

**Components of HQLA represent Cash & Bank Balance

1) Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for Cash inflows and Cash outflows).

2) Weighted values are calculated after the application of respective haircuts (for HQLA) and stress factors (on cash inflow/cash outflow) as per RBI guidelines.

3) 'Average' for all the quarters for the year ended March 2025 is computed as simple averages of daily observations for the quarter.

4) 'Average' for the quarter ended March 2025 is computed as simple averages of monthly observations for the quarter (ie. January 2025, February 2025 and March 2025).

5) The figures used for the quantitative disclosure are based on the estimates and assumptions of the management, which have been relied upon by the auditors

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B) Qualitative Disclosure

"The Company has adopted Liquidity Risk Management (LRM) framework on liquidity standards as prescribed by the RBI guidelines and has put in place requisite systems and processes to enable periodical computation and reporting of the Liquidity Coverage Ratio (LCR). The mandated regulatory threshold is embedded into the Liquidity Risk Management framework of the Company thus subjecting LCR maintenance to Board oversight and periodical review. The Company computes the LCR and reports the same to the Asset Liability Management Committee (ALCO) as well as to the ALM Committee of the Board.

The Company follows the criteria laid down by RBI for calculation of High Quality Liquid Assets (HQLA), gross cash outflows and inflows within the next 30-day period. HQLA predominantly comprises unencumbered Cash and Bank balances, Government securities (viz., Treasury Bills, Central and State Government securities, Investments in TREPs (Triparty Repo trades in Government Securities provided by The Clearing Corporation of India)).

All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation template.

The Company monitors the concentration of funding sources from significant counterparties, significant instruments/ products as part of the LRM framework. The Company follows internal limits on short term borrowings which form part of the LRM framework. The Company's funding sources are fairly dispersed across sources and maturities."

"The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO. The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company."

Note:48. Disclosure as per Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 (Applicable to the company since September 30, 2022)

Currency: ₹ in Lakhs

Number of Significant Counterparties	As on March 31, 2025	% of Total deposits	% of Total Liabilities
17	1,87,207.75	NA	35.04

(i) Top 20 large deposits (amount in Lakhs and % of total deposits): NA

(ii) Top 10 borrowings (Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019)

Currency: ₹ in Lakhs

Particulars	March 31, 2025	March 31, 2024
Top 10 borrowings	1,37,460.50	1,52,878.38
Top 10 borrowings to total borrowings	26.03%	30.57%

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

(iii) Funding Concentration based on significant instrument/product

Currency: ₹ in Lakhs

Name of the instrument/product	Amount	% of Total Liabilities
Secured Non-Convertible Debentures	2,45,230.54	45.90
Term Loan	1,53,832.62	28.79
WCDL	82,938.84	15.52
Subordinated Debt	32,588.38	6.10
Cash Credit	13,548.99	2.54
Total	**5,28,139.37**	**98.85**

(iv) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets: **NA**

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **NA**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	%
(i) Other short-term liabilities as a % of total liabilities	52.84%
(ii) Other short-term liabilities as a % of total assets	44.07%

Note 49: Wilful Defaulter

The Company has not been declared as a wilful defaulter by any bank or financial institution or other lender in the financial Years ended March 31, 2025 and March 31, 2024.

Note 50: Details of Crypto currency or Virtual currency

The Company has not traded or invested in Crypto currency or Virtual currency during the financial years ended March 31, 2025 and March 31, 2024.

Note 51: Previous Year Figures

Previous year figures have been regrouped/reclassified/readjusted, wherever necessary, to conform to the current year's classification

Note 52: Details of Benami Property Held

No proceedings have been initiated or pending against the Group for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder in the financial years ended March 31, 2025 and March 31, 2024.

Note 53: Relationship with struck off Companies

The Company has no transaction with the companies struck off under section 248 of Companies Act, 2013 or section 560 of Companies Act, 1956.

Note 54: Registration of Charges or satisfaction with Registrar of Companies (ROC)

All charges or satisfaction are registered with ROC within the statutory period for the financial years ended March 31, 2025 and March 31, 2024. No charges or satisfactions are yet to be registered with ROC beyond the statutory period.

Note 55: Compliance with number of layers of companies

The number of layers prescribed under section 2(87) of the Companies Act 2013 read with the Companies (Restriction on number of Layers) Rules, 2017, is not applicable to the company.

Note 56: Compliance with approved Scheme(s) of Arrangements

The Group has not entered into any Scheme of Arrangements which requires the approval of the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013 for the financial years ended March 31, 2025 and March 31, 2024.

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

Note 57: Undisclosed Income

The Company does not have any transaction that are not recorded in the books of account but has been surrendered or disclosed as income during the year in tax assessments under the Income tax Act, 1961 (such as search or survey or any other relevant provision under Income Tax Act 1961) and there was no instance of previously unrecorded income as above to be recorded in the books of accounts during the year.

Note 58: Report on Other Legal and Regulatory Requirements

The accounting software used by the Company to maintain its Books of account have a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software as also in database maintained with respect thereto

Note 59: Recent RBI Direction

The Reserve Bank of India (RBI) has published the Draft Reserve Bank of India (Lending Against Gold Collateral) Directions, 2025 on April 9, 2025. These draft directions aim to streamline and standardize the regulatory framework governing lending against gold collateral by financial institutions. The Company is currently reviewing the provisions outlined in the draft directions and assessing their potential impact on our operations, compliance processes, and product structures. Appropriate actions will be undertaken based on the final directions issued by the RBI.

For and on behalf of the Board of Directors

Mathew K Cherian
Chairman cum Managing Director
DIN: 01286073

Laila Mathew
Whole-time Director
DIN: 01286176

Annamma Varghese C
Chief Financial Officer

Sreenath Palakkattillam
Company Secretary

Place: Kottayam
Date: May 24, 2025

As per our report of even date attached

For Cheeran Varghese & Company
Chartered Accountants
Firm Reg.No.050061S

C V Varghese
Partner
Membership No.020644
UDIN: 25020644BMJAZB3616

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

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

11.11.2025

To,

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

Dear Sirs,

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

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

1. Unaudited financial results of the Company for the quarter and half year ended September 30, 2025 and along with the limited review reports issued by the Statutory Auditors along with the disclosure as required under Regulation 52 (4) of the Listing Regulations;
2. Security cover certificate as at September 30, 2025, pursuant to Regulation 54 of the Listing Regulations.
3. Disclosure as required under Regulation 52 (7) &52(7A) of the Listing Regulations.
4. Disclosure as required under Regulation 23 of the Listing Regulations.

Pursuant to Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e November 11, 2025 have, inter alia, considered and approved the Unaudited Financial Results of the Company for the period ended September 30, 2025.

It may please be noted that the meeting was commenced at 10.00 A.M. and concluded at 02.00 P.M. Kindly take the same on your records

Kindly take it on record.

Thanking You.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

CHEERAN
VARGHESE & Co

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

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

To
The Board of Directors
Kosamattam Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of KOSAMATTAM FINANCE LIMITED (CIN: U65929KL1987PLC004729) ('the company') for the quarter ended September 30, 2025 and year to date results for the period July 1, 2025 to September 30, 2025 ('the statement') attached herewith, being submitted by the company pursuant to the requirements of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the regulation').

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

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



4. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



C V VARGHESE
Partner
Membership No: 020644
Peer Review No: 015674
UDIN:25020644BMJBEF7212

Place: Thrissur
Date: 11/11/2025

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Kosamattam Finance Ltd.

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED SEPTEMBER 30, 2025

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

PARTICULARS	Quarter Ended			Half Year Ended		Financial Year Ended
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	27,543.79	22,233.90	22,667.64	49,777.69	43,506.58	89,408.19
Fees and commission Income	425.02	302.09	105.09	727.11	238.14	590.32
Total Revenue from operations	**27,968.81**	**22,535.99**	**22,772.73**	**50,504.80**	**43,744.72**	**89,998.51**
Other Income	(7.32)	17.03	11.57	9.71	22.57	44.42
I. Total Income	**27,961.49**	**22,553.02**	**22,784.30**	**50,514.51**	**43,767.29**	**90,042.93**
Expenses						
Finance Costs	15,526.78	13,517.59	13,636.71	29,044.37	26,696.67	53,949.96
Impairment on financial instruments	220.07	112.31	(40.97)	332.38	103.91	568.57
Employee Benefits Expenses	3,409.30	2,745.65	2,850.37	6,154.95	5,381.37	11,357.52
Depreciation, amortization and impairment	747.06	714.46	722.02	1,461.52	1,428.52	2,951.06
Others expenses	1,415.72	1,093.18	1,325.45	2,508.90	2,151.47	4,240.71
II. Total Expenses	**21,318.93**	**18,183.19**	**18,493.58**	**39,502.12**	**35,761.94**	**73,067.82**
III. Profit/(loss) before tax (I-II)	**6,642.56**	**4,369.83**	**4,290.72**	**11,012.39**	**8,005.35**	**16,975.11**
Tax Expense						
Current Tax	1,351.78	1,136.16	1,115.59	2,487.94	2,081.39	4,338.67
Deferred Tax	464.91	-	-	464.91	-	(69.56)
IV. Total Tax Expense	1,816.69	1,136.16	1,115.59	2,952.85	2,081.39	4,269.11
V. Profit/(loss) for the period (III-IV)	**4,825.87**	**3,233.67**	**3,175.13**	**8,059.54**	**5,923.96**	**12,706.00**
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	(26.52)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	6.68
Subtotal (A)	-	-	-	-	-	**(19.84)**
B (i) Items that will be reclassified to profit or loss				-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
VI. Other Comprehensive Income (A + B)	-	-	-	-	-	(19.84)
VII. Total Comprehensive Income for the period (V-VI)	**4,825.87**	**3,233.67**	**3,175.13**	**8,059.54**	**5,923.96**	**12,686.16**
VIII. Earnings per equity share						
(Face value of Rs. 10/- each)						
Basic (Rs.)	2.12	1.42	1.40	3.54	2.62	5.61
Diluted (Rs.)	2.12	1.42	1.40	3.54	2.62	5.61

See accompanying notes to the financial statements

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

Mathew K Cherian
Managing Director
DIN: 01286073

Date: 11/11/2025
Place: Kottayam

Regd.Office: Kosamattam City Centre
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Kosamattam Finance Ltd.

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2025

(₹ In Lakhs)

Sl No.	PARTICULARS	As at September 30, 2025 Unaudited	As at March 31, 2025 Audited
I	**ASSETS**		
1	**Financial assets**		
	(a) Cash and cash equivalents	41,658.48	16,446.29
	(b) Bank Balance other than above	38,271.20	32,191.85
	(c) Receivables		
	i) Trade Receivables	944.11	86.92
	ii) Other Receivables	1.90	0.36
	(d) Loans	6,10,482.39	5,68,808.99
	(e) Other Financial assets	1,327.19	1,322.64
2	**Non-financial Assets**		
	(a) Current tax assets (net)	667.04	1,295.75
	(b) Deferred tax assets (net)	903.96	1,368.88
	(c) Property, Plant and Equipment	11,533.81	11,610.62
	(d) Capital work in progress	-	-
	(e) Right of use assets	3,978.76	3,958.41
	(f) Other Intangible assets	230.67	222.66
	(g) Other non-financial assets	4,282.89	3,255.90
	TOTAL ASSETS	**7,14,282.40**	**6,40,569.27**
II	**LIABILITIES AND EQUITY**		
	LIABILITIES		
1	**Financial Liabilities**		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	3.78	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	35.88	30.03
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	35.82	62.52
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	137.78	229.80
	(b) Debt Securities	3,01,768.78	2,45,230.54
	(c) Borrowings (other than debt securities)	2,67,753.08	2,50,320.45
	(d) Subordinated Liabilities	24,499.58	32,588.38
	(e) Lease liabilities	4,211.20	4,201.14
	(f) Other Financial liabilities	1.84	25.24
2	**Non-financial Liabilities**		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	995.44	995.44
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	493.62	574.28
3	**Equity**		
	(a) Equity share capital	22,740.78	22,740.78
	(b) Other equity	91,604.82	83,545.29
	TOTAL LIABILITIES AND EQUITY	**7,14,282.40**	**6,40,569.27**

See accompanying notes to the financial statements

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

Mathew K Cherian
Managing Director
DIN: 01286073

Date: 11/11/2025
Place: Kottayam

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(₹ In Lakhs)

STATEMENT OF CASH FLOWS		
PARTICULARS	Period Ended	Year Ended
	As at September 30, 2025	As at March 31, 2025
	Unaudited	Audited
A) Cash flow from Operating activities		
Profit before tax	11,012.39	16,975.11
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	1,480.56	2,994.54
Interest Income	(49,777.69)	(89,408.19)
Profit on sale of Property, plant and equipment	4.72	(12.01)
Finance costs	29,044.37	53,949.96
Impairment on financial instruments	330.94	548.21
Bad debts written off	-	12.10
Provision for Gratuity	13.95	157.79
Cash inflow from interest on loans	54,385.34	92,253.94
Cash outflow towards finance costs	(34,185.91)	(49,333.42)
Operating Profit Before Working Capital Changes	**12,308.67**	**28,138.03**
Adjustments for:		
(Increase)/Decrease in receivables	(858.73)	(37.04)
(Increase)/Decrease in Loans	(47,887.27)	(44,091.44)
(Increase)/Decrease in Other financial asset	56.46	154.81
(Increase)/Decrease in Other non-financial asset	(1,026.97)	(378.91)
Increase/(Decrease) in Other financial liabilities	(23.40)	(198.41)
Increase/(Decrease) in Other non-financial liabilities	(80.66)	265.10
Increase/(Decrease) in Payables	(134.48)	126.67
Increase/(Decrease) in Provisions	(13.95)	(50.20)
Cash used in operations	**(37,660.33)**	**(16,071.39)**
Income tax paid (net of refunds)	(1,859.23)	(4,029.63)
Net cash from / (used in) operating activities	**(39,519.56)**	**(20,101.02)**
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(484.57)	(669.59)
Proceeds from sale of Property, plant and equipment	100.05	17.24
(Increase) / decrease in other bank balance	(6,079.35)	9,460.66
Interest received on fixed deposits	1,214.27	2,791.04
Net cash from / (used in) investing activities	**(5,249.60)**	**11,599.35**
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	-	840.54
Increase / (decrease) in debt securities	59,667.67	24,253.57
Increase / (decrease) in borrowings (other than debt securities)	17,432.63	869.26
Cash outflow towards Lease	(1,276.14)	(2,504.56)
Increase / (decrease) in Subordinate liabilities	(5,842.81)	(1,249.07)
Net cash from / (used in) financing activities	**69,981.35**	**22,209.74**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	25,212.19	13,708.07
Cash and cash equivalents at beginning of the period	16,446.29	2,738.22
Cash and cash equivalents at September 30, 2025/ March 31, 2025	**41,658.48**	**16,446.29**

See accompanying notes to the financial statements

For Kosamattam Finance Limited

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Mathew K Cherian
Managing Director
DIN: 01286073

Date: 11/11/2025
Place: Kottayam

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Notes: to the Financial Statements-

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 08/11/2025 and 11/11/2025

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

3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015, a "limited review" of standalone financial results for the period ended 30 September 2025 has been carried out by the Statutory Auditor of the Company.

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

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

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

7. **Disclosure pursuant to Regulation 54 of Securities and Exchange Board of India (Listing Obligations. And Disclosure Requirements) Regulations, 2015.**
   a. Nature of security created and maintained with respect to secured listed non-convertible debt securities is follows;

ISIN/ issue series	**Placement mode**	**Extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities**
NCD XVIII to XXXIV	Public Issue	The principal amount of the NCDs to be issued in terms of the respective Prospectus together with all interest due on the NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of creating security over on all movable assets (excluding charge on the written down value of furnitures and fixtures to the extent of ₹ 10,80,91,696/- on which the income tax department has the first charge), including book debts

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		and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value of one time of the NCDs outstanding plus interest accrued.
INE403Q07EV9	Private Placement	The Debentures shall be secured or Company shall create a security by way of a first ranking, and Pari-passu charge on identified gold receivables of the company ("Hypothecated Receivables") created pursuant to the agreement of Deed of Hypothecation to be executed between the Company and the Debenture Trustee. The Hypothecated Receivables shall at all times be equal to the value of the outstanding principal amount of the Debentures. The Company undertakes to maintain the value of security at all times equal to 1.10 (one decimal point one zero) time or 110% (one hundred and ten percent) the aggregate amount of principal outstanding of the NCDs on such terms and conditions as disclosed in the Disclosure Documents and the Debenture Trust Deed, to be entered with the Debenture Trustee and other necessary documents, as may be required from time to time in relation to the Debentures and as approved by the Debenture Trustee
INE403Q07FE2, INE403Q07FN3, INE403Q07FQ6, INE403Q07GE0, INE403Q07GD2	Private Placement	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures ("Asset Cover").

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INE403Q07FZ7, INE403Q07GA8, INE403Q07GC4 INE403Q07GB6	Private Placement	First pari-passu charge via a deed of hypothecation over the asset portfolio of receivables including present and future receivables of the Company with a security cover of at least 1. l0 x (One Decimal One Zero Times) of the outstanding principal amount of the Debentures and accrued interest in accordance with applicable SEBI regulations.
INE403Q07GF7	Private Placement	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the Receivables, present and future ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times ("Minimum Security Cover") the aggregate amount of principal amount and any other amount including interest outstanding in respect of the Debentures ("Security Cover")

The Company has maintained requisite full 100% and/or 110% asset cover as applicable by way of pari passu charge on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company, on its Secured, Listed Non-Convertible Debentures.

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

9. The security cover certificate for the period ended September 30, 2025, as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure A.**

10. Disclosure as per the notification No.RBI/DOR/2021-22/86. DOR.STR.REC.51/21.04.048/2021-22. September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities

a) The company has not transferred through assignment in respect of loans not in default for the period ended September 30, 2025.

b) The Company has not transferred /acquired any stressed loans for the period ended September 30, 2025.

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11. The Reserve Bank of India (RBI) has published the Reserve *Bank of India (Lending Against Gold Collateral) Directions, 2025* on June 6, 2025. These directions aim to streamline and standardize the regulatory framework governing lending against gold collateral by financial institutions. The Company is currently reviewing the provisions outlined in the directions and assessing their potential impact on our operations, compliance processes, and product structures.

12. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

Mathew K Cherian
Managing Director
DIN: 01286073

Date: 11/11/2025
Place: Kottayam

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Annexure I

Disclosure in Compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015 for the period ended September 30, 2025

Sl No	Particulars	Note No.	Period ended September 30, 2025
1	Debt-equity ratio	2	5.20
2	Debt service coverage ratio		NA
3	Interest service coverage ratio		NA
4	Outstanding redeemable preference shares (quantity and value)		Nil
5	Capital redemption reserve/debenture redemption reserve		Nil
6	Net worth (Excl. Revaluation Reserve)	3	Rs 1,14,343.15 Lakhs
7	Net profit after tax		Rs 8,059.54 Lakhs
8	Earnings per share		
	Basic		3.54
	Diluted		3.54
9	Current Ratio	4	2.50
10	Long Term Debt to Working Capital		0.79
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.46
13	Total debts to total assets	6	0.83
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	15.96%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.65%
	(ii) Net NPA	9	0.74%
	(ii) Capital Adequacy Ratio (CRAR)	10	18.59%
	(iii) Liquidity Coverage Ratio (LCR)	10	106.49%

*The information furnished is based on Standalone Result

Notes:

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

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

Date: 11/11/2025
Place: Kottayam

Annexure A

Security Cover Certificate as on 30th September 2025 *(₹ in lakhs)*

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		**Exclusive Charge**		**Pari-Passu Charge**			**Assets not offered as Security**	**Elimination (amount in negative)**	**Total (C to H)**	**Related to only those items covered by this certificate**				
	Description of asset for which this certificate relates	**Debt for which this certificate being issued**	**Other Secured Debt**	**Debt for which this certificate being issued**	**Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)**	**Other assets on which there is pari-passu charge (excluding items covered in column F)**		**Debt amount considered more than once (due to exclusive plus pari-passu charge)**		**Market value for Assets charged on Exclusive basis**	**Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable**	**Market Value for Pari-Passu charge Assets**	**Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable**	**Total Value (=K+L+M+N)**
												Relating to Column F		
		Book Value	**Book Value**	**Yes/No**	**Book Value**	**Book Value**								
ASSETS														
Property, Plant and Equipment	Land	-					8,169.82		8,169.82	-			-	**-**
	Building	-					223.84		223.84	-			-	**-**
	Furniture & Fixtures				841.61	1,080.92	-		1,922.53				841.61	**841.61**
	Electrical Fittings				575.43		-		575.43				575.43	**575.43**
	Plant and Machinery						212.33		212.33				-	**-**
	Vehicles				38.79		-		38.79				38.79	**38.79**
	Office Equipment				2.16		-		2.16				2.16	**2.16**
	Computer and Accessories				388.91		-		388.91				388.91	**388.91**
Capital Work-in-Progress							-		-				-	**-**
Right of Use Assets							3,978.76		3,978.76				-	**-**
Goodwill									-				-	**-**
Intangible Assets under Development									-				-	**-**
Investments									-				-	**-**
Loans					6,10,482.39		-		6,10,482.39				6,10,482.39	**6,10,482.39**
Inventories									-				-	**-**
Trade Receivables					944.11		-		944.11				944.11	**944.11**
Cash and Cash Equivalents					41,658.48		-		41,658.48				41,658.48	**41,658.48**
Bank Balances other than Cash and Cash Equivalents		3,757.50				34,481.53	32.17		38,271.20		3,757.50		-	**3,757.50**
Others					1.90		7,411.75		7,413.65				1.90	**1.90**
Total		**3,757.50**	**-**	**-**	**6,54,933.78**	**35,562.45**	**20,028.67**	**-**	**7,14,282.40**	**-**	**3,757.50**	**-**	**6,54,933.78**	**6,58,691.28**



(₹ in lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relates	Debt for which this cerficate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate pertains	Non-Convertible Debenture	3,01,776.85		Yes	3,01,776.85			(3,01,776.85)	3,01,776.85					-
Other debt sharing pari-passu charge with above debt		not to be filled							-					-
Commercial Paper							2,836.33		2,836.33					-
Subordinated Debt							24,499.58		24,499.58					-
Borrowings									-					-
Bank	Term Loan, WCDL, CC				2,67,753.08		-		2,67,753.08					-
Debt Securities									-					-
Others									-					-
Trade payables							39.66		39.66					-
Lease Liabilities							4,211.20		4,211.20					-
Provisions							995.44		995.44					-
Others							669.05		669.05					-
Total		**3,01,776.85**	**-**	**-**	**5,69,529.93**	**-**	**33,251.26**	**(3,01,776.85)**	**6,02,781.19**	-	-	-	-	**-**
Cover on Book Value		0.0125			**1.15**									
Cover on Market Value		-												
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**									
		0.0125			**1.15**									



CHEERAN
VARGHESE & Co

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

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

Independent Auditor's Certificate on The Statement of Security Cover and Compliance with Covenants as on September 30, 2025.

1. This certificate is issued, in accordance with the terms of our engagement letter. The management has requested us ,Cheeran Varghese and Co, Chartered Accountants to report on the accompanying statement of security cover and compliance with covenants as on September 30, 2025 (the "Statement") for the purpose of its onward submission to the Debenture Trustees of the Non-Convertible Debentures ("NCD"S) pursuant to Regulation 56(1)(d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations") and Regulations 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations,1993,as amended vide notification No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations") and para 1 of chapter V and para 2 of chapter VI of the Master SEBI Circular SEBI/HO/DDHS-PoD1/P/CIR/2023/109 for Debenture Trustees dated March 31, 2023 (updated on July 06,2023). The Statement has been prepared by the management and initialed by us for identification purposes only.

Management's Responsibility

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

3. The management of the Company is also responsible for –
   a. Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulations 54 of LODR Regulations.
   b. Accurate computation of security-cover available for listed NCDs which is based on unaudited financial statements of the Company as of September 30, 2025.
   c. Compliance with all the covenants, respective Regulations, Offer Document/Information Memorandum and Debenture Trust Deeds ("DTDs") entered between the company and Debenture Trustees in respect of NCDs.

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

d. Compliance of relevant terms of the aforesaid SEBI Regulations in all respect.
e. Providing of all relevant information to the Company's Debenture Trustee.

4. This Responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

5. Based on our examination of the security cover available for listed NCDs, which has been prepared by the management from the unaudited financial results for the quarter ended September 30, 2025 and relevant records provided by the Company, our responsibility is to provide limited assurance as to whether the Company has maintained security cover as per the requirements of DTDs for all outstanding listed debt securities in accordance with Regulations 54 of LODR Regulations in respect of listed NCDs, for the quarter ended September 30, 2025. This did not include the evaluation of adherence by the company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
6. The financial results for the quarter ended September 30, 2025 have been reviewed by us, on which we issued unmodified conclusion vide our report dated November 11, 2025. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.
7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement ; and consequently , the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable engagement been performed . We have performed the following procedures:
    a. Checked the computation of security cover as at September 30, 2025, prepared by the management, as specified in the format given by SEBI.
    b. Traced the amounts forming part of the Annexure with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations.
    c. Relied on management representations with respect to the compliance /adherence to the covenants stated in DTDs

8. We conducted our examination of the statement in accordance with Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the institute of Chartered Accountants of India (ICAI) and the standards on Auditing specified under section 143(10) of the Companies Act, 2013 in so far as applicable for the purpose of this report, which includes the concepts of test check and



materiality. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

   The outstanding secured and unsecured Non-Convertible Debentures, including subordinated debts, as on 30th September 2025 listed in **Annexure 1** have been considered for this certificate.

10. Based on our procedure as stated above, and according to the information, explanation and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
    a. The particulars furnished in the Annexure A have not been accurately extracted from the unaudited books of account for the quarter ended September 30, 2025 and other relevant supporting records/documents maintained by the company;
    b. The security cover maintained by the company against the outstanding listed debt securities are less than 100% and
    c. The computation is not arithmetically accurate.

Restrictions on use

11. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to the Debenture Trustees in accordance with the SEBI Regulations and should not be used for any other purposes. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the company or otherwise. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purposes or to any other person to whom this certificate is shown or into whose it may come without our prior consent in writing.

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

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

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN: 25020644BMJBEG7302

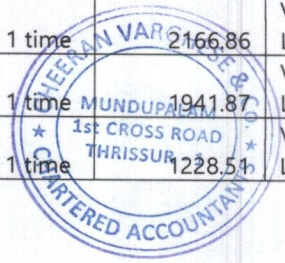
Place: Thrissur
Date : 11/11/2025

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Annexure 1

₹ Lakhs

ISIN	Facility	Type of charge	Allotment Amount	Outstanding as on September 30, 2025	Cover required	Assets required in lakhs	Security Trustee
INE403Q07AW5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1029.30	1029.30	1 time	1029.30	Vistra ITCL (India) Limited
INE403Q07AX3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2337.53	2337.53	1 time	2337.53	Vistra ITCL (India) Limited
INE403Q07BD3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	837.49	837.49	1 time	837.49	Vistra ITCL (India) Limited
INE403Q07BK8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1330.15	1330.15	1 time	1330.15	Vistra ITCL (India) Limited
INE403Q07BL6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1810.04	1810.04	1 time	1810.04	Vistra ITCL (India) Limited
INE403Q07BR3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1181.37	1181.37	1 time	1181.37	Vistra ITCL (India) Limited
INE403Q07CC3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2658.98	2658.98	1 time	2658.98	Vistra ITCL (India) Limited
INE403Q07CH2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	31.22	31.22	1 time	31.22	Vistra ITCL (India) Limited
INE403Q07CD1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1709.36	1709.36	1 time	1709.36	Vistra ITCL (India) Limited
INE403Q07CL4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2610.70	2610.70	1 time	2610.70	Vistra ITCL (India) Limited
INE403Q07CM2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2255.16	2255.16	1 time	2255.16	Vistra ITCL (India) Limited
INE403Q07CN0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2575.51	2575.51	1 time	2575.51	Vistra ITCL (India) Limited
INE403Q07CO8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11832.45	11832.45	1 time	11832.45	Vistra ITCL (India) Limited
INE403Q07CP5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2825.84	2825.84	1 time	2825.84	Vistra ITCL (India) Limited
INE403Q07CT7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	952.84	952.84	1 time	952.84	Vistra ITCL (India) Limited
INE403Q07CU5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11474.34	11474.34	1 time	11474.34	Vistra ITCL (India) Limited
INE403Q07CV3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2680.54	2680.54	1 time	2680.54	Vistra ITCL (India) Limited
INE403Q07CW1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	276.81	276.81	1 time	276.81	Vistra ITCL (India) Limited
INE403Q07CX9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2421.10	2421.1	1 time	2421.10	Vistra ITCL (India) Limited
INE403Q07DB3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3373.91	3373.91	1 time	3373.91	Vistra ITCL (India) Limited
INE403Q07DE7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4217.15	4217.15	1 time	4217.15	Vistra ITCL (India) Limited
INE403Q07DF4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	10356.59	10356.59	1 time	10356.59	Vistra ITCL (India) Limited
INE403Q07DC1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2166.86	2166.86	1 time	2166.86	Vistra ITCL (India) Limited
INE403Q07DD9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1941.87	1941.87	1 time	1941.87	Vistra ITCL (India) Limited
INE403Q07DH0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1228.51	1228.51	1 time	1228.51	Vistra ITCL (India) Limited



INE403Q07DN8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1694.71	1694.71	1 time	1694.71	Vistra ITCL (India) Limited
INE403Q07DM0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1894.72	1894.72	1 time	1894.72	Vistra ITCL (India) Limited
INE403Q07DG2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	5608.01	5608.01	1 time	5608.01	Vistra ITCL (India) Limited
INE403Q07DI8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1143.86	1143.86	1 time	1143.86	Vistra ITCL (India) Limited
INE403Q07DJ6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1145.18	1145.18	1 time	1145.18	Vistra ITCL (India) Limited
INE403Q07DP3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	966.26	966.26	1 time	966.26	Vistra ITCL (India) Limited
INE403Q07DU3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1284.57	1284.57	1 time	1284.57	Vistra ITCL (India) Limited
INE403Q07DQ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2425.04	2425.04	1 time	2425.04	Vistra ITCL (India) Limited
INE403Q07DV1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8832.84	8832.84	1 time	8832.84	Vistra ITCL (India) Limited
INE403Q07DS7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1429.37	1429.37	1 time	1429.37	Vistra ITCL (India) Limited
INE403Q07DR9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	661.55	661.55	1 time	661.55	Vistra ITCL (India) Limited
INE403Q07EE5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1264.26	1264.26	1 time	1264.26	Vistra ITCL (India) Limited
INE403Q07DZ2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	862.51	862.51	1 time	862.51	Vistra ITCL (India) Limited
INE403Q07DY5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1346.13	1346.13	1 time	1346.13	Vistra ITCL (India) Limited
INE403Q07EB1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1071.39	1071.39	1 time	1071.39	Vistra ITCL (India) Limited
INE403Q07ED7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	9513.58	9513.58	1 time	9513.58	Vistra ITCL (India) Limited
INE403Q07EC9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1054.34	1054.34	1 time	1054.34	Vistra ITCL (India) Limited
INE403Q07EA3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	813.51	813.51	1 time	813.51	Vistra ITCL (India) Limited
INE403Q07EK2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2052.88	2052.88	1 time	2052.88	Vistra ITCL (India) Limited
INE403Q07EF2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1471.50	1471.50	1 time	1471.50	Vistra ITCL (India) Limited
INE403Q07EJ4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	756.87	756.87	1 time	756.87	Vistra ITCL (India) Limited
INE403Q07EL0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2238.53	2238.53	1 time	2238.53	Vistra ITCL (India) Limited
INE403Q07EI6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1562.96	1562.96	1 time	1562.96	Vistra ITCL (India) Limited
INE403Q07EM8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8686.88	8686.88	1 time	8686.88	Vistra ITCL (India) Limited
INE403Q07EG0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	655.91	655.91	1 time	655.91	Vistra ITCL (India) Limited
INE403Q07EH8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	522.51	522.51	1 time	522.51	Vistra ITCL (India) Limited
INE403Q07EN6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4691.47	4691.47	1 time	4691.47	Vistra ITCL (India) Limited
INE403Q07ES5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	976.80	976.80	1 time	976.80	Vistra ITCL (India) Limited

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

INE403Q07EQ9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	788.64	788.64	1 time	788.64	Vistra ITCL (India) Limited
INE403Q07ET3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4472.67	4472.67	1 time	4472.67	Vistra ITCL (India) Limited
INE403Q07ER7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	402.75	402.75	1 time	402.75	Vistra ITCL (India) Limited
INE403Q07EU1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1400.37	1400.37	1 time	1400.37	Vistra ITCL (India) Limited
INE403Q07EP1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2206.30	2206.30	1 time	2206.30	Vistra ITCL (India) Limited
INE403Q07EO4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1081.24	1081.24	1 time	1081.24	Vistra ITCL (India) Limited
INE403Q07FA0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3197.40	3197.40	1 time	3197.40	Vistra ITCL (India) Limited
INE403Q07EX5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	961.82	961.82	1 time	961.82	Vistra ITCL (India) Limited
INE403Q07FD4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	970.32	970.32	1 time	970.32	Vistra ITCL (India) Limited
INE403Q07EY3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	7479.69	7479.69	1 time	7479.69	Vistra ITCL (India) Limited
INE403Q07EW7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	603.64	603.64	1 time	603.64	Vistra ITCL (India) Limited
INE403Q07EZ0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1575.48	1575.48	1 time	1575.48	Vistra ITCL (India) Limited
INE403Q07FB8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2126.36	2126.36	1 time	2126.36	Vistra ITCL (India) Limited
INE403Q07FC6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	708.22	708.22	1 time	708.22	Vistra ITCL (India) Limited
INE403Q07FM5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2610.66	2610.66	1 time	2610.66	Vistra ITCL (India) Limited
INE403Q07FG7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1721.39	1721.39	1 time	1721.39	Vistra ITCL (India) Limited
INE403Q07FI3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	491.47	491.47	1 time	491.47	Vistra ITCL (India) Limited
INE403Q07FH5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8845.99	8845.99	1 time	8845.99	Vistra ITCL (India) Limited
INE403Q07FF9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	864.11	864.11	1 time	864.11	Vistra ITCL (India) Limited
INE403Q07FL7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2223.54	2223.54	1 time	2223.54	Vistra ITCL (India) Limited
INE403Q07FK9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2434.79	2434.79	1 time	2434.79	Vistra ITCL (India) Limited
INE403Q07FJ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	808.05	808.05	1 time	808.05	Vistra ITCL (India) Limited
INE403Q07FT0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6471.75	6471.75	1 time	6471.75	Vistra ITCL (India) Limited
INE403Q07FX2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6831.81	6831.81	1 time	6831.81	Vistra ITCL (India) Limited
INE403Q07FY0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2049.5	2049.5	1 time	2049.5	Vistra ITCL (India) Limited
INE403Q07FW4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	499.98	499.98	1 time	499.98	Vistra ITCL (India) Limited
INE403Q07FS2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	301.18	301.18	1 time	301.18	Vistra ITCL (India) Limited
INE403Q07FU8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1024.88	1024.88	1 time	1024.88	Vistra ITCL (India) Limited

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

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INE403Q07FR4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1573.89	1573.89	1 time	1573.89	Vistra ITCL (India) Limited
INE403Q07FV6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1247.01	1247.01	1 time	1247.01	Vistra ITCL (India) Limited
INE403Q07EV9	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5000.00	2501.00	1.1 time	2751.10	Vistra ITCL (India) Limited
INE403Q07FE2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7500.00	7500.00	1.1 time	8250.00	Vardhman Trusteeship Private Limited
INE403Q07FN3	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10000.00	10000.00	1.1 time	11000.00	Vardhman Trusteeship Private Limited
INE403Q07FQ6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7500.00	7500.00	1.1 time	8250.00	Vardhman Trusteeship Private Limited
INE403Q07GA8	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7500.00	7500.00	1.1 time	8250.00	Vistra ITCL (India) Limited
INE403Q07FZ7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	2500.00	2500.00	1.1 time	2750.00	Vistra ITCL (India) Limited
INE403Q07GC4	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5000.00	5000.00	1.1 time	5500.00	Vistra ITCL (India) Limited
INE403Q07GB6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5000.00	5000.00	1.1 time	5500.00	Vistra ITCL (India) Limited
INE403Q07GE0	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10000.00	10000.00	1.1 time	11000.00	Vistra ITCL (India) Limited
INE403Q07GD2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5000.00	5000.00	1.1 time	5500.00	Vistra ITCL (India) Limited
INE403Q07GF7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10000.00	10000.00	1.1 time	11000.00	Vistra ITCL (India) Limited
Total				**2,83,219.66**		**2,90,469.76**	

Enclosure:

Annexure A : Statement of Security cover as on September 30, 2025 (the "Statement")

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

Annexure A

Security Cover Certificate as on 30th September 2025

(₹ in lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Land	-					8,169.82		8,169.82	-			-	-
	Building	-					223.84		223.84	-			-	-
	Furniture & Fixtures				841.61	1,080.92	-		1,922.53				841.61	**841.61**
	Electrical Fittings				575.43		-		575.43				575.43	**575.43**
	Plant and Machinery						212.33		212.33				-	-
	Vehicles				38.79		-		38.79				38.79	**38.79**
	Office Equipment				2.16		-		2.16				2.16	**2.16**
	Computer and Accessories				388.91		-		388.91				388.91	**388.91**
Capital Work-in-Progress							-		-				-	-
Right of Use Assets							3,978.76		3,978.76				-	-
Goodwill									-				-	-
Intangible Assets under Development									-				-	-
Investments									-				-	-
Loans					6,10,482.39		-		6,10,482.39				6,10,482.39	**6,10,482.39**
Inventories									-				-	-
Trade Receivables					944.11		-		944.11				944.11	**944.11**
Cash and Cash Equivalents					41,658.48		-		41,658.48				41,658.48	**41,658.48**
Bank Balances other than Cash and Cash Equivalents		3,757.50				34,481.53	32.17		38,271.20		3,757.50		-	**3,757.50**
Others					1.90		7,411.75		7,413.65				1.90	**1.90**
Total	-	3,757.50			**6,54,933.78**	35,562.45	**20,028.67**	-	**7,14,282.40**	-	3,757.50	-	**6,54,933.78**	**6,58,691.28**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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

(₹ in lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relates	Debt for which this cerficate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value				Relating to Column F				
LIABILITIES														
Debt securities to which this certificate pertains	Non-Convertible Debenture	3,01,776.85		Yes	3,01,776.85			(3,01,776.85)	3,01,776.85					-
Other debt sharing pari-passu charge with above debt		not to be filled							-					-
Commercial Paper							2,836.33		2,836.33					-
Subordinated Debt							24,499.58		24,499.58					-
Borrowings									-					-
Bank	Term Loan, WCDL, CC				2,67,753.08		-		2,67,753.08					-
Debt Securities									-					-
Others									-					-
Trade payables							39.66		39.66					-
Lease Liabilities							4,211.20		4,211.20					-
Provisions							995.44		995.44					-
Others							669.05		669.05					-
Total		**3,01,776.85**	-	-	**5,69,529.93**	-	**33,251.26**	**(3,01,776.85)**	**6,02,781.19**	-	-	-	-	-
Cover on Book Value		0.0125			**1.15**									
Cover on Market Value		-												
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**									
		0.0125			**1.15**									

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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

Notes:

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured listed non-convertible debentures for the period ended September 30, 2025.

2. The book value of non-convertible debentures does not include EIR adjustment as per IND AS 109.

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

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD.
Head Office
KOTTAYAM

Mathew K Cherian

Managing Director

DIN: 01286073

Date: 11/11/2025

Place: Kottayam

CHEERAN
VARGHESE & Co

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

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

Independent Auditor's Certificate on The Statement of Security Cover and Compliance with Covenants as On September 30, 2025.

This is to certify that we have examined the relevant records and documents of **Kosamattam Finance Limited** as of *30th September, 2025* regarding the maintenance of security cover for the listed non-convertible debt securities issued by the company.

Based on our review, we hereby confirm that **Kosamattam Finance Limited** has maintained a security cover of *100%* and / or *110%* as required by the terms of the Offer Document/Information Memorandum and/or the Debenture Trust Deed. Additionally, the company has complied with all covenants related to the listed non-convertible debt securities as stipulated in these governing documents.

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

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

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

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN:25020644BMJBEH5087

Place: Thrissur
Date: 11/11/2025

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www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

November 11,2025

To

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

Dear Sir,

Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the period ended September 30, 2025.

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

1. The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2025 have been fully utilized for the purpose for which these proceeds were raised.

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

3. Certificate is attached as Annexure-1.

Kindly take the same on record.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

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Kosamattam Finance Ltd.

Annexure-1

UTILISATION CERTIFICATE

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

1. The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2025 have been fully utilized for the purpose for which these proceeds were raised.

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

3. Statement of utilization of NCD XXXIV allotted on July 24,2025 and Secured Rated Listed Redeemable Non-Convertible Debentures allotted on July 01, 2025 (PPI/2025-26), July 09, 2025 (PPII /2025-26), July 18,2025 (PP3/2025-26) , August 07,2025 (PP4/2025-26), August 20,2025 (PP5/2025-26), August 29,2025 (PP6/2025-26) and September 23,2025 (PP7/2025-26) respectively, on Private Placement basis are as follows:

Name of the Issuer	**ISIN**	**Mode of Fund Raising (Public issues/ Private placement)**	**Type of instrument**	**Date of raising funds**	**Amount Raised**	**Funds utilized**	**Any deviation (Yes/ No)**	**If 8 is Yes, then specify the purpose of for which the funds were utilized**	**Remarks, if any**
1	2	3	4	5	6	7	8	9	10
Kosamattam Finance Limited	INE403Q07FT0	Public issue	Secured, Non Convertible Debentures	24-07-2025	647175000	647175000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FX2	Public issue	Secured, Non Convertible Debentures	24-07-2025	683181000	683181000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FY0	Public issue	Secured, Non Convertible Debentures	24-07-2025	204950000	204950000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FW4	Public issue	Secured, Non Convertible Debentures	24-07-2025	49998000	49998000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FS2	Public issue	Secured, Non Convertible Debentures	24-07-2025	30118000	30118000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FU8	Public issue	Secured, Non Convertible Debentures	24-07-2025	102488000	102488000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FR4	Public issue	Secured, Non Convertible Debentures	24-07-2025	157389000	157389000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FV6	Public issue	Secured, Non Convertible Debentures	24-07-2025	124701000	124701000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FQ6	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	01-07-2025	750000000	750000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GA8	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	09-07-2025	250000000	250000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FZ7	Private placement	Secured Rated Listed Redeemable	09-07-2025	250000000	250000000	No	NA	Nil

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Kosamattam Finance Ltd.

			Non-Convertible Debentures						
Kosamattam Finance Limited	INE403Q07GA8*	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	18-07-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GC4	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	07-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GB6	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	07-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GE0	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	20-08-2025	1000000000	1000000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GD2	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	20-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	29-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7*	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	23-09-2025	500000000	500000000	No	NA	Nil

*****_Reissuance_

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

<u>NCD XXXIV</u>

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Public Issue
Type of instrument	Non-convertible Debentures
Date of raising funds	July 24, 2025
Amount raised	₹2,00,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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Kosamattam Finance Ltd.

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

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

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

PPI/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	July 01, 2025
Amount raised	₹75,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any

Not Applicable

Deviation could mean:

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

PPII /2025-26

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	July 09, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	**Modified Object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds Utilised**	**Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)**	**Remarks, if any**
Not Applicable						

Deviation could mean:

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

PP3/2025-26

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	July 18, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025

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Kosamattam Finance Ltd.

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

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

Original Object	**Modified Object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds Utilised**	**Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)**	**Remarks, if any**
Not Applicable						

Deviation could mean:

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

PP4/2025-26

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	August 07, 2025
Amount raised	₹1,00,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

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Kosamattam Finance Ltd.

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

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

PP5/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	August 20, 2025
Amount raised	₹1,50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

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Kosamattam Finance Ltd.

Deviation could mean:

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

PP6/2025-26

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	August 29, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	**Modified Object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds Utilised**	**Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)**	**Remarks, if any**
Not Applicable						

Deviation could mean:

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

PP7/2025-26

Particulars	**Remarks**
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	September 23, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No

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Kosamattam Finance Ltd.

Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	**Modified Object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds Utilised**	**Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)**	**Remarks, if any**
Not Applicable						

Deviation could mean:

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

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

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Disclosure of related party transactions under Regulation 23 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period 01.04.2025 to 30.09.2025 **(₹ in lakhs)**

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.								
Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the Counter party with the listed entity or its subsidiary.				Opening Balance	Closing Balance	Nature of indebtedness (loan/issuance of debt/ any other etc.	Cost	Tenure	Nature(loans/advances/ inter-corporate deposit/ investment	Interest Rate(%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds(end-usuage)
								Year Ended September 30, 2025	Year Ended September 30, 2025									
1	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Remuneration and Commission	NA	265.00	-	-								
2	Kosamattam	AACCK4277A	Laila Mathew	AEDPM1526Q	Whole Time Director	Remuneration and	NA	245.00	-	-								

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	Finance Limited					Commission												
3	Kosamattam Finance Limited	AACCK4277A	Sreenath P.	DNSPS4260L	Company Secretary	Remuneration	NA	8.50	-	-								
4	Kosamattam Finance Limited	AACCK4277A	Annamma Varghese C.*	AGMPA8219M	Chief Financial Officer	Remuneration	NA	3.40	-	-								
5	Kosamattam Finance Limited	AACCK4277A	Pinky Mathews	FYFPM6260N	Chief Financial Officer	Remuneration	NA	3.00	-	-								
6	Kosamattam Finance Limited	AACCK4277A	Sebastian Kurian	ASJPK4181D	Independent Director	Sitting Fees	NA	1.45	-	-								
7	Kosamattam Finance Limited	AACCK4277A	Josy Thomas	ABPPT2406R	Independent Director	Sitting Fees	NA	0.65	-	-								

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8	Kosamattam Finance Limited	AACCK4277A	Davis George	AWMPG2025P	Independent Director	Sitting Fees	NA	0.35	-	-								
9	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Related Party Appointment to the office or place of profit.	NA	3.45	-	-								
10	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Remuneration	NA	2.10	-	-								
11	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Remuneration	NA	4.35	-	-								
12	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Interest on Listed NCD	NA	4.02	-	-								
13	Kosamattam Finan	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Interest on Listed NCD	NA	1.97	-	-								

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	ce Limited																
14	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJJPM9776K	Relative to KMP	Interest on Listed NCD	NA	0.54	-	-							
15	Kosamattam Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Interest on Listed NCD	NA	0.66	-	-							
16	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Interest on Listed NCD	NA	0.31	-	-							
17	Kosamattam Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Interest on Listed NCD	NA	0.59	-	-							
18	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Maturity of Non-Convertible debentures	NA	2.28	-	-							

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19	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Maturity of Non-Convertible debentures	NA	14.50	-	-								
20	Kosamattam Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Maturity of Non-Convertible debentures	NA	0.75	-	-								
21	Kosamattam Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Maturity of Non-Convertible debentures	NA	10.00	-	-								
22	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent to Managing Director	NA	62.69	-	-								
23	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent Deposit Given	NA	-	55.77	55.77								
24	Kosamattam Finan	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Repayment of loan	NA	460.00	-	-								



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	ce Limited																
25	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Interest Received on loan	NA	25.49	-	-							
26	Kosamattam Finance Limited	AACCK4277A	MKC Trust	AAJTM2082R	Managing Director of the company is writer of this trust	Rent Paid	NA	1.52	-	-							
27	Kosamattam Finance Limited	AACCK4277A	MKC Trust	AAJTM2082R	Managing Director of the company is writer of this trust	Rent Deposit Given	NA	-	5.00	5.00							
28	Kosamattam Finance Limited	AACCK4277A	Hotel Kottayam Grand	ABUPC1286H	Managing Director of the company is proprietor of the concern	Hotel Rent	NA	3.66	-	-							
29	Kosamattam Finan	AACCK4277A	Kosamattam Fuels	AACFT8111D	Relative of KMP is the propriet	Fuel Charges	NA	1.90	-	-							

KOSAMATTAM FINANCE LTD.

	ce Limited				or of the concern												
30	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Loan Given	NA	-	460.00	-				Loan	12%	36 Months	Secured	Investing in family business
31	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Loan Given	NA	430.00	-	-								
32	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Interest Received on loan	NA	3.11	-	-								
33	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Repayment of loan	NA	430.00	-	-								
34	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Received Services & Purchase of Fixed Assets	NA	69.46	3.61	22.85								



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35	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Advance towards purchase of security system and acquiring services including AMC	NA	50.22	-	-	Advance	0	Nil					
36	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Sale of Land	NA	32.67	-	-								
37	Kosamattam Finance Limited	AACCK4277A	Jilu Saju Varghese	AKQPV0135R	Relative to KMP	Sale of Land	NA	32.67	-	-								
38	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJJPM9776K	Relative to KMP	Sale of Land	NA	32.67	-	-								

*Effective 1 August 2025, Mrs Annamma Varghese C. has resigned from the role of Chief Financial Officer. Mrs. Pinky Somu Mathews has been appointed as the new CFO, and Mrs. Annamma Varghese C. has been appointed Chief Compliance Office.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE VI: IN-PRINCIPLE APPROVAL
(Subject to the approval of the Stock Exchange)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE VII: ALM STATEMENTS AS ON SEPTEMBER 30, 2025

APPENDED OVERLEAF

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Kosamattam Finance Ltd.

18.11.2025

To
The Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai – 400 001

Dear Sir/Madam,

Sub : Submission of revised Structural of Liquidity/ALM for the month/Quarter ended on September 30, 2025.

Ref: Master circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 issued on October 15, 2025

We hereby submit the revised Asset Liability Management Statement (Statement of short-term Dynamic Liquidity) - DNBS4A and (Structural Liquidity) – DNBS 4B for the month/Quarter ended on September 30, 2025 following the Limited review.

Kindly take the same on record.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For **Kosamattam Finance Limited**

Mathew K. Cherian
Digitally signed by Mathew K. Cherian
Date: 2025.11.18 17:09:30 +05'30'

Mathew K. Cherian
Managing Director
DIN:01286073

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DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

Amounts reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
A. OUTFLOWS							
1. Increase in loans & Advances	Y010	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Loans	Y020	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Working Capital (WC)	Y030	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Micro Retail Loans of MFIs	Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	Y050	0.00	0.00	0.00	0.00	0.00	0.00
2. Net increase in investments	Y060	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Shares	Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	Y080	0.00	0.00	0.00	0.00	0.00	0.00

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(iii) Non-Redeemable / Perpetual Preference Shares	Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities	Y140	0.00	0.00	0.00	0.00	0.00	0.00
(ix) In Open ended Mutual Funds	Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	Y170	0.00	0.00	0.00	0.00	0.00	0.00
4. Net decrease in borrowings from various sources/net increase in market lending	Y180	5,019.96	145.83	24,762.64	55,723.95	91,124.20	1,76,776.58
5. Security Finance Transactions (As per Residual Maturity of Transactions)	Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y230	0.00	0.00	0.00	0.00	0.00	0.00

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6. Other outflows	Y240	1,591.63	162.06	664.55	2,089.75	1,772.70	6,280.69
7. Total Outflow on account of OBS items (OO)(Details to be given in below table)	Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	Y260	6,611.59	307.89	25,427.19	57,813.70	92,896.90	1,83,057.27
B. INFLOWS							
1. Net cash position	Y270	3,157.02	0.00	0.00	0.00	0.00	3,157.02
2. Net Increase in Capital (i+ii+iii)	Y280	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital	Y290	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares	Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	Y310	0.00	0.00	0.00	0.00	0.00	0.00
3. Reserves & Surplus (i+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)	Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y380	0.00	0.00	0.00	0.00	0.00	0.00

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(vii) Other Capital Reserves	Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits	Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments	Y490	0.00	0.00	0.00	0.00	0.00	0.00
6. Interest inflow on performing Advances	Y500	0.00	0.00	0.00	0.00	0.00	0.00
7. Net increase in borrowings from various sources	Y510	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bank Borrowings through working Capital (WC)	Y520	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bank borrowings through cash credit (CC)	Y530	0.00	0.00	0.00	0.00	0.00	0.00

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(iii) Bank Borrowings through Term Loans	Y540	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Bank Borrowings through LCs	Y550	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs	Y560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings	Y570	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commerial Papers (CPs)	Y580	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Debentures	Y590	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Bonds	Y600	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)	Y610	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)	Y620	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)	Y630	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)	Y640	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y650	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y660	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y670	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00

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(xiv) Others (Please Specify)	Y690	0.00	0.00	0.00	0.00	0.00	0.00
8. Other inflows (Please Specify)	Y700	42,569.16	1,992.92	16,238.33	55,202.73	2,38,377.16	3,54,380.30
9. Total Inflow on account of OBS items (OI)(Details to be given in table below)	Y710	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)	Y720	45,726.18	1,992.92	16,238.33	55,202.73	2,38,377.16	3,57,537.32
C. Mismatch (B - A)	Y730	39,114.59	1,685.03	-9,188.86	-2,610.97	1,45,480.26	1,74,480.05
D. Cumulative mismatch	Y740	39,114.59	40,799.62	31,610.76	28,999.79	1,74,480.05	1,74,480.05
E. C as percentage to Total Outflows	Y750	591.61%	547.28%	-36.14%	-4.52%	156.60%	95.31%

Table 3: Data on Off Balance Sheet (OBS) Exposures (Market & Non-Market Related)

Offbalance sheet (OBS) Exposures		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X070	X080	X090	X100	X110	X120
EXPECTED OUTFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y760	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y770	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y780	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+ii)	Y790	0.00	0.00	0.00	0.00	0.00	0.00

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(i) Guarantees - Financial	Y800	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y810	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y820	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y830	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y840	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y850	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y860	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y870	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y880	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y890	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y900	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y910	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y920	0.00	0.00	0.00	0.00	0.00	0.00
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y930	0.00	0.00	0.00	0.00	0.00	0.00

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9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y940	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y950	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y960	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y970	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y980	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i++ii+iii+iv+v+vi+vii+viii)	Y990	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1000	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1010	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1020	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1030	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1040	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1050	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1060	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1070	0.00	0.00	0.00	0.00	0.00	0.00

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(c) Others	Y1080	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1090	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1100	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1120	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1130	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1140	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1150	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Credit Default Swaps (CDS) Purchased	Y1160	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1170	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1180	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1190	0.00	0.00	0.00	0.00	0.00	0.00
EXPECTED INFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y1210	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y1220	0.00	0.00	0.00	0.00	0.00	0.00

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2.Guarantees(i+ii)	**Y1230**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	**Y1240**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	**Y1250**	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	**Y1260**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	**Y1270**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	**Y1280**	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	**Y1290**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	**Y1300**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	**Y1310**	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	**Y1320**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	**Y1330**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	**Y1340**	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	**Y1350**	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	**Y1360**	0.00	0.00	0.00	0.00	0.00	0.00

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8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y1370	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1380	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y1390	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y1400	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1410	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y1420	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i++ii+iii+iv+v+vi+vii+viii)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1440	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1450	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1460	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1470	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1480	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1490	0.00	0.00	0.00	0.00	0.00	0.00

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(a) Currency Options Purchased / Sold	Y1500	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1510	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1520	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1530	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1540	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1570	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1580	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1590	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	Y1600	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1610	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1620	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00

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DNBS4BStructuralLiquidity - Statement of Structural Liquidity

(Amounts reported in ₹ Lakhs Only)

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks		Actual outflow/inflow during last 1 month, starting from 1st of last month		
															0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120		X130	X140	X150
A. OUTFLOWS																	
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,740.78	22,740.78	0		0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,740.78	22,740.78	0		0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii +xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91,604.82	91,604.82	0		0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,806.91	11,806.91	0		0.00	0.00	0.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,660.97	11,660.97	0		0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,847.70	16,847.70	0		0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.07	9.07	0		0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.45	2.45	0		0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.45	2.45	0		0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,277.72	51,277.72	0		0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		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)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii +xiii+xiv)	Y300	5,019.96	145.83	24,762.64	26,218.98	29,504.97	91,124.20	84,887.03	2,79,849.14	23,954.97	5,842.09	5,71,309.81	0		9,690.94	1,952.76	-32,436.96
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	3,393.81	145.83	17,152.16	18,709.94	25,827.10	63,560.66	32,343.79	50,926.70	416.67	0.00	2,12,476.16	0		8,324.27	7,903.23	-20,231.88
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	3,393.81	145.83	6,583.89	8,236.13	10,718.39	25,553.90	27,343.79	50,926.70	416.67	0.00	1,33,319.11	0		3,190.94	145.83	-21,050.56
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00	7,500.00	10,473.81	12,691.37	30,040.66	5,000.00	0.00	0.00	0.00	65,705.24	0		2,019.23	500.00	-2,020.10
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	3,068.27	0.00	2,417.34	7,967.20	0.00	0.00	0.00	0.00	13,451.81	0		3,114.10	7,257.40	2,838.78
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional /	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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Kosamattam Finance Ltd.

wholesale deposits, shall be slotted as per their residual maturity)																	
(iii) Loans from Related Parties (including ICDs)	**Y3 90**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Corporate Debts	**Y4 00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	**Y4 10**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(vi) Borrowings from RBI	**Y4 20**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	**Y4 30**	0.00	0.00	45.27	84.00	84.00	252.00	504.00	2,016.00	1,387.93	0.00	4,373.20	0		84.00	0.00	122.80
(viii) Borrowings from Others (Please specify)	**Y4 40**	1,626.15	0.00	1,673.12	3,095.57	3,593.87	10,250.17	16,525.80	14,114.59	0.00	0.00	50,879.27	0		1,282.67	-5,950.47	-8,413.06
(ix) Commercial Papers (CPs)	**Y4 50**	0.00	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00	0.00	3,000.00	0		0.00	0.00	-3,000.00
Of which; (a) To Mutual Funds	**Y4 60**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) To Banks	**Y4 70**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) To NBFCs	**Y4 80**	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	0		0.00	0.00	-1,500.00
(d) To Insurance Companies	**Y4 90**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(e) To Pension Funds	**Y5 00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	0		0.00	0.00	-1,500.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00	5,892.09	4,329.47	0.00	12,081.74	31,345.23	2,01,578.67	22,150.37	5,842.09	2,83,219.66	0		0.00	0.00	-3,757.62
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	5,892.09	4,329.47	0.00	12,081.74	31,345.23	2,01,578.67	22,150.37	5,842.09	2,83,219.66	0		0.00	0.00	-3,757.62
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	5,892.09	3,496.47	0.00	11,248.74	30,510.23	1,94,078.67	22,150.37	5,842.09	2,73,218.66	0		0.00	0.00	-3,757.62
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	833.00	0.00	833.00	835.00	7,500.00	0.00	0.00	10,001.00	0		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Others (Please specify)	Y600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(b) Subscribed by Banks	Y6 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y6 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y6 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y6 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y6 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Others (Please specify)	Y6 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		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)	Y6 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y7 00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y7 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Subscribed by Banks	Y7 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y7 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y7 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(e) Subscribed by Insurance Companies	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	1,980.13	4,168.21	11,213.18	0.00	0.00	17,361.52	0		0.00	0.00	2,842.80
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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a) Repo (As per residual maturity)	Y8 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y9 00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y9 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
d) Others (Please Specify)	Y9 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y9 30	1,267.42	58.31	597.05	1,947.54	142.21	1,772.70	5,435.41	12,240.77	3,697.76	972.36	28,131.53	0		0.00	0.00	0.00
a) Sundry creditors	Y9 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
b) Expenses payable (Other than Interest)	Y9 50	213.17	0.00	158.37	156.34	142.21	410.45	735.02	1,652.70	563.02	393.17	4,424.45	0		0.00	0.00	0.00
(c) Advance income received from borrowers pending adjustment	Y9 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y9 70	731.32	58.31	438.68	1,791.20	0.00	1,362.25	4,632.26	9,983.69	3,134.74	579.19	22,711.64	0		0.00	0.00	0.00
(e) Provisions for Standard Assets	Y9 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	Y9 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	Y1 00 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1 01 0	322.93	0.00	0.00	0.00	0.00	0.00	68.13	604.38	0.00	0.00	995.44	0		0.00	0.00	0.00

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8.Statutory Dues	**Y102 0**	322.37	103.75	67.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.62	0		0.00	0.00	0.00
9.Unclaimed Deposits (i+ii)	**Y103 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(i) Pending for less than 7 years	**Y104 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii) Pending for greater than 7 years	**Y105 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
10.Any Other Unclaimed Amount	**Y106 0**	1.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.84	0		0.00	0.00	0.00
11.Debt Service Realisation Account	**Y107 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
12.Other Outflows	**Y108 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		32,205.60	49,636.69	1,31,170.91
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	**Y109 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(i)Loan commitments pending disbursal	**Y110 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii)Lines of credit committed to other institution	**Y111 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(iii)Total Letter of Credits	Y112 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv)Total Guarantees	Y113 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y114 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y115 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(a) Forward Forex Contracts	Y116 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Futures Contracts	Y117 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Options Contracts	Y118 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Forward Rate Agreements	Y119 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(e) Swaps - Currency	Y120 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y121 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(vii)Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	6,61 1.59	307. 89	25,4 27.1 9	28,1 66.5 2	29,6 47.1 8	92,8 96.9 0	90,3 22.4 4	2,92, 089. 91	27,6 52.7 3	1,21, 160. 05	7,14, 282. 40	0		41,8 96.5 4	51,5 89.4 5	98,7 33.9 5
A1. Cumulative Outflows	Y1260	6,61 1.59	6,91 9.48	32,3 46.6 7	60,5 13.1 9	90,1 60.3 7	1,83, 057. 27	2,73, 379. 71	5,65, 469. 62	5,93, 122. 35	7,14, 282. 40	7,14, 282. 40	0		41,8 96.5 4	93,4 85.9 9	1,92, 219. 94
B. INFLOWS																	
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	3,15 7.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,15 7.02	0		2,74 9.80	0.00	0.00
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
3. Balances With Banks	Y1290	39,2 38.7 8	380. 40	1,15 8.20	2,39 1.98	3,39 8.41	14,2 21.7 0	10,6 98.4 4	5,18 1.80	102. 93	0.01	76,7 72.6 5	0		34,0 12.1 4	0.00	0.00
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)	Y1300	38,3 96.5 1	0.00	0.00	0.00	0.00	0.00	106. 79	0.00	0.00	0.00	38,5 03.3 0	0		34,0 12.1 4	0.00	0.00

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Kosamattam Finance Ltd.

b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y131 0	842.27	380.40	1,158.20	2,391.98	3,398.41	14,221.70	10,591.65	5,181.80	102.93	0.01	38,269.35	0		0.00	0.00	0.00
4.Investments (i+ii+iii+iv+v)	Y132 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(i)Statutory Investments (only for NBFCs-D)	Y133 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii) Listed Investments	Y134 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(a) Current	Y135 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Non-current	Y136 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iii) Unlisted Investments	Y137 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(a) Current	Y138 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Non-current	Y139 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Venture Capital Units	Y140 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(v) Others (Please Specify)	Y141 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
5.Advances (Performing)	Y142 0	3,33 0.16	1,61 2.52	14,9 05.5 3	26,0 72.5 5	23,3 10.5 8	2,24, 059. 39	3,12, 603. 09	0.00	0.00	0.00	6,05, 893. 82	0		29,2 31.1 2	40,4 84.1 0	1,04, 848. 70
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y143 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		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)	Y144 0	3,33 0.16	1,61 2.52	14,9 05.5 3	26,0 72.5 5	23,3 10.5 8	2,24, 059. 39	3,12, 603. 09	0.00	0.00	0.00	6,05, 893. 82	0		29,2 31.1 2	40,4 84.1 0	1,04, 848. 70
(a) Through Regular Payment Schedule	Y145 0	3,33 0.16	1,61 2.52	14,9 05.5 3	26,0 72.5 5	23,3 10.5 8	2,24, 059. 39	3,12, 603. 09	0.00	0.00	0.00	6,05, 893. 82	0		29,2 31.1 2	40,4 84.1 0	1,04, 848. 70
(b) Through Bullet Payment	Y146 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	Y147 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y148 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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6.Gross Non-Performing Loans (GNPA)	**Y14900**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,202.68	1,385.90	4,588.58	0		0.00	0.00	0.00
(i) Substandard	**Y15000**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,202.68	0.00	3,202.68	0		0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	**Y15100**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,202.68	0.00	3,202.68	0		0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	**Y15200**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii) Doubtful and loss	**Y15300**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,385.90	1,385.90	0		0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	**Y15400**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,385.90	1,385.90	0		0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	**Y15500**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
7. Inflows From Assets On Lease	**Y15600**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,978.76	3,978.76	0		0.00	0.00	0.00

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8. Fixed Assets (Excluding Assets On Lease)	**Y157 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,533.81	11,533.81	0		0.00	0.00	0.00
9. Other Assets :	**Y158 0**	0.22	0.00	174.60	16.36	12.85	96.07	3,119.73	2,453.10	22.99	2,461.84	8,357.76	0		4,457.08	2,878.47	15,218.84
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	**Y159 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	230.67	230.67	0		0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	**Y160 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Others	**Y161 0**	0.22	0.00	174.60	16.36	12.85	96.07	3,119.73	2,453.10	22.99	2,231.17	8,127.09	0		4,457.08	2,878.47	15,218.84
10.Security Finance Transactions (a+b+c+d)	**Y162 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
a) Repo (As per residual maturity)	**Y163 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	**Y164 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
c) CBLO (As per residual maturity)	**Y165 0**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00

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(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	45,726.18	1,992.92	16,238.33	28,480.89	26,721.84	2,38,377.16	3,26,421.26	7,634.90	3,328.60	19,360.32	7,14,282.40	0		70,450.14	43,362.57	1,20,067.54
C. Mismatch (B - A)	Y1820	39,114.59	1,685.03	-9,188.86	314.37	-2,925.34	1,45,480.26	2,36,098.82	-2,84,455.01	-24,324.13	-1,01,799.73	0.00	0		28,553.60	-8,226.88	21,339.59
D. Cumulative Mismatch	Y1830	39,114.59	40,799.62	31,610.76	31,925.13	28,999.79	1,74,480.05	4,10,578.87	1,26,123.86	1,01,799.73	0.00	0.00	0		28,553.60	20,326.72	41,660.31
E. Mismatch as % of Total Outflows	Y1840	591.61%	547.28%	-36.14%	1.12%	-9.87%	156.60%	261.40%	-97.39%	-87.96%	-84.02%	0.00%	0		68.15%	-15.95%	21.61%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	591.61%	589.63%	97.72%	52.76%	32.16%	95.31%	150.19%	22.30%	17.16%	0.00%	0.00%	0		68.15%	21.74%	21.67%

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE VIII: BOARD RESOLUTION

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE IX: SHAREHOLDERS RESOLUTION

APPENDED OVERLEAF

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CERIFIED TRUE COPY OF SPECIAL RESOLUTION PASSED BY THE MEMBERS OF KOSAMATTAM FINANCE LIMITED IN THEIR EXTRA ORDINARY GENERAL MEETING HELD ON 09.03.2023 AT THE REGISTERED OFFICE OF THE COMPANY.

To approve the enhancement of borrowing limit under Section 180(1)(c) of Companies Act, 2013

To consider and if thought fit to pass with or without modification the following resolution as a Special resolution:

"**RESOLVED THAT** pursuant to the provisions of section 180(1)(c) and all other applicable provisions, if any, of the Companies Act, 2013 and relevant rules made thereunder, including any statutory modification(s) thereto or re-enactments thereof and in accordance with the Articles of Association of the Company and in supersession of all the earlier resolutions passed in this regard, the consent of the shareholders of the Company be and is hereby accorded to the Board of Directors to borrow money, as and when required for an aggregate amount not exceeding ₹12,000 Crores (Rupees Twelve Thousand Crores only), notwithstanding that money so borrowed together with the monies already borrowed by the Company, if any (apart from temporary loans obtained from the Company's bankers in the ordinary course of business) may exceed the aggregate of the paid-up share capital, free reserves and securities premium.

RESOLVED FURTHER THAT for the purpose of giving effect to the above Resolution, the Board of Directors of the Company be and is hereby authorised to take all such actions and to give all such directions and to do all such acts, deeds, matters and things as may be necessary and/or expedient in that behalf."

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN: 01286073

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EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

To approve the enhancement of borrowing limit under section 180(1)(c) of Companies Act, 2013

As per Section 180(1) (c) of the Companies Act, 2013, total borrowings of the Company shall not exceed it's paid-up share capital, free reserves and securities premium (Apart from the temporary loans obtained from the company's Bankers in the ordinary course of business). Members of the company in their Extra ordinary general meeting held on 29th September,2018 passed a special resolution which allows the company to borrow maximum upto ₹ 6,000 Cr. (apart from the temporary loans obtained from the company's Bankers in the ordinary course of business). By considering the future developments, Company may need to infuse more fund to the Company. In order to borrow money beyond the permitted limit of ₹ 6,000 Cr., permission of members is required by passing special resolution. The consent of the members of the Company by way of a Special Resolution is seeking increasing the said limit to ₹ 12,000 Cr. Accordingly, this matter has been placed before the Shareholders for approval.

None of the Directors and Key Managerial Personnel of the Company or their respective relatives are concerned or interested in the passing of the Resolution. The Board of Directors recommends resolution as set out in the notice for approval of the members of the Company by way of a Special Resolution.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN: 01286073

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ANNEXURE X: DUE DILIGENCE CERTIFICATES

(As specified in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE XI: STATUTORY AUDITOR PEER REVIEW CERTIFICATE

APPENDED OVERLEAF

The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

Peer Review Board

Peer Review Certificate No.: 015674

This is to certify that the Peer Review of

M/s Cheeran Varghese & Co

Door No. TMC/33/601, Cheerans,

Mundupalam, 1st Cross Road,

Thrissur-680001

FRN.: 050061S

has been carried out for the period

2019-2022

pursuant to the *Peer Review Guidelines 2022*, issued by the Council of the Institute of Chartered Accountants of India.

This Certificate is effective from: 02-08-2023

The Certificate shall remain valid till: 31-08-2026

Issned at New Delhi on 04-08-2023

CA. (Or.) Anuj Goyal	CA. Sripriya Kumar	CA. Nidhi Singh
Chairman **Peer Review Board**	**Vice-Chairperson** **Peer Review Board**	**Secretary** **Peer Review Board**

Note : The Certificate is issued on behalf of the Peer Review Board of ICAI and ICAI or any of its functionaries are not liable for any non-compliance by the Practice Unit. The Certificate can be revoked for the reason stated in the '*Peer Review Guidelines 2022*'.

Annexure A



No. 013176

Peer Review Certificate

Peer Review Board

The Institute of Chartered Accountants of India
New Delhi

This is to certify that the Peer Review of

M/s S G S & Company

CA-Med Tower, X-657-B, Pallikulam Road,

Near Chaldean Centre,

Thrissur-680001

FRN /Mem. No. 0098895

(Name of PU, Address, FR No./M. No.)

has been carried out for the period

2015-2018

pursuant to the Statement on Peer Review.

This Certificate shall be effective from *10-05-2021*

and shall remain valid till *31-05-2025*

Issued at New Delhi on *07-06-2021*

CA. DAYANIWAS SHARMA
Chairman
Peer Review Board

CA. RAJESH SHARMA
Vice-Chairman
Peer Review Board

CA. NIDHI SINGH
Secretary
Peer Review Board

Disclaimer: The Peer Review process pertains to review of assurance services independent of Disciplinary Proceedings and therefore does not provide immunity from Disciplinary /Legal proceedings or action initiated against Practice Unit firm or its partners/employees

SGS & COMPANY
H.O. TRICHUR
Br. COCHIN
CALICUT
CHENNAI
CHARTERED ACCOUNTANTS

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE XII: LITIGATION DETAILS

APPENDED OVERLEAF

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

OUTSTANDING LITIGATION

Except as stated in this section, there are no outstanding: (i) criminal proceedings; (ii) actions by statutory/regulatory authorities; (iii) claims for any indirect and direct tax liability; and (iv) other litigations which are identified as material in terms of the Materiality Threshold (as defined hereinafter below), each involving our Company, Directors or Promoter.

*Our Debenture Committee of the Board, in its meeting held on January 11, 2025, has adopted a threshold for the identification of material litigations ("**Materiality Threshold**"). As per the Materiality Threshold, other than for the purposes of (i) to (iii) above, all outstanding litigation, wherein:*

A. the monetary amount of claim by or against the Company, its directors, its promoter(s) or its group companies in any such pending litigation exceeds the lower of the following:

a) 0.5% (half percent) of the total assets for Fiscal 2025. The total assets of our Company for Fiscal 2025 is ₹ ₹ 6,40,569.27 Lakhs and half percent of the same is ₹ 3,202.85 lakhs or
b) 3% (three percent) of the total income for Fiscal 2025. The total income of our Company for Fiscal 2025 is ₹ 90,042.93 lakhs and three percent of the same is ₹ 2,701.29 lakhs
c) ₹ 500 lakhs (Rupees five Hundred Lakhs only)

as per the latest audited annual standalone financial statements of the Company

*Accordingly, all litigation involving monetary amount of claim exceeding ₹ 500 Lakhs (Rupees five Hundred Lakhs only) ("**Material Threshold**") has been considered as material;*

B. such pending litigation is material from the perspective of Company's business, operations, prospects or reputation,

has been considered as 'material litigation', and accordingly has been disclosed in this Prospectus.

Further, except as mentioned in this section, there are no proceedings involving our Group Companies, which may have a material adverse effect on the position of our Company.

It is clarified that for the purposes of the above, pre-litigation notices received by our Company, Directors, Promoter or Group Companies shall, unless otherwise decided by our Board of Directors including committee thereof, not be considered as litigation until such time that our Company or Directors or Promoter or Group Companies, as the case may be, is impleaded as a defendant in litigation proceedings before any judicial forum.

Further, except as stated in this section, there are no: (i) litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against our Promoter during the last three years immediately preceding the year of the issue of this Prospectus and any direction issued by such Ministry or Department or statutory authority; (ii) pending litigation involving our Company, our Promoter, our Directors, Group Companies or any other person, whose outcome could have material adverse effect on the position of our Company; (iii) pending proceedings initiated against our Company for economic offences; (iv) default and non-payment of statutory dues, etc; (v) inquiries, inspections or investigations initiated or conducted against our Company under the Companies Act or any previous companies law in the three years immediately preceding the year of this Prospectus; (vi) prosecutions filed (whether pending or completed), fines imposed or compounding of offences done in the three years immediately preceding the year of this Prospectus; (vii) material frauds committed against our Company in the last three years and (viii) disciplinary action taken by SEBI or stock exchange against the Promoter.

Further from time to time, we have been and shall continue to be involved in legal proceedings filed by and/or against us, arising in the ordinary course of our business. We believe that the number of proceedings in which we are/were involved is not unusual for a company of our size doing business in India.

Unless stated to the contrary, the information provided below is as of the date of this Prospectus.

All terms defined in a particular litigation disclosure below are for that particular litigation only.

A. Material litigations and regulatory actions involving our Company

(a) As on the date of this Prospectus, following are material litigations in our Company:

Civil Litigation

By our company

1. Our 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 othrs, ("**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, Banglore 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 Sajeev 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 toal amount misspropriated 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.

Against our Company

NIL

30. 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.

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 Proceedings involving our Company

NIL

B. Material outstanding litigations involving our Subsidiary as on the date of this Prospectus:

Our Company does not have any subsidiaries.

C. Material outstanding litigations involving our Directors as on the date of this Prospectus:

Nil

D. Material outstanding litigation or legal or regulatory actions involving our Promoter as of the date of this Prospectus:

Tax Litigations

Nature of case	Number of cases outstanding	Amount involved (₹ in lakhs)
Direct Tax	1	571.83
Indirect Tax	Nil	Nil

E. Material outstanding litigations involving Group Companies:

Nil

F. Litigation or legal action pending or taken by any ministry or government department or statutory authority against our Promoters during the last three years immediately preceding the year of the issue of this Prospectus and any direction issued by any such ministry or department or statutory authority upon conclusion of such litigation or legal action

DISCIPLINARY ACTION AND/OR PENALTY IMPOSED BY RBI / SEBI OR STOCK EXCHANGES OR OTHER REGULATORY AUTHORITIES AGAINST THE PROMOTER IN FISCALS 2023, 2024 AND 2025					
Promoter	**Authority**	**Date of Action/ Penatly**	**Brief Description of the Action/ Penalty**	**Quantum of Penalty**	**Present Status**
Mathew K.Cherian	Ministry of Corporate Affairs	May 19, 2023	Rs.5,000 in the matter of Kosamattam Nidhi Ltd.	50,000	Penality Amount paid
Mathew K.Cherian	Regional Director, Minsitry of Corporate Affairs	September 29, 2023	Rs.60,000 in the matter of	60000	Penality Amount paid

DISCIPLINARY ACTION AND/OR PENALTY IMPOSED BY RBI / SEBI OR STOCK EXCHANGES OR OTHER REGULATORY AUTHORITIES AGAINST THE PROMOTER IN FISCALS 2023, 2024 AND 2025					
Promoter	**Authority**	**Date of Action/ Penatly**	**Brief Description of the Action/ Penalty**	**Quantum of Penalty**	**Present Status**
			Kosamattam Nidhi Ltd.		
Laila Mathew	Ministry of Corporate Affairs	May 19, 2023	Rs.5,000 in the matter of Kosamattam Nidhi Ltd.	50,000	Penality Amount paid
Laila Mathew	Regional Director, Minsitry of Corporate Affairs	September 29, 2023	Rs.60,000 in the matter of Kosamattam Nidhi Ltd.	60000	Penality Amount paid

G. Inquiries, inspections or investigations initiated or conducted under the Companies Act or any previous companies' law in the last three years immediately preceding the year of issue of this Prospectus against our Company (whether pending or not); fines imposed, or compounding of offences done by our Company in the last three years immediately preceding the year of this Prospectus

Nil

H. Details of acts of material frauds committed against our Company in the current financial year and last three financial years, if any, and if so, the action that was taken by our Company

Except as disclosed below, there are no material frauds committed against our Company in the current financial year and last three financial years:

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
1	**For the Current Financial Year (April 01,2025 to October**	Trichi-Karumandapam	September 13, 2025	₹ 1.21	On 29/09/2025, Sub Inspectors of Villupuram & Egmore police stations, visited the Karumandapam branch and seized the ornametns comprised in GL no. 32057 amounting to Rs. 120700/- (Customer name : Srinivasan) allging that the said ornaments are stolen properties. FIR No. 366/2025 dated 06/09/2025	Nil	Nil	₹ 1.21	Insurance claim made.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
	22,2025)	Vadakkankulam	September 12, 2025	₹ 0.20	On 05/09/2025, Sub Inspector of Radhapuram Police station came to Vadakankulam branch and seized ornaments comprised in GL No. 4731 amounting to Rs. 20,000/- (Customer Name : Murugan) alleging that the saild ornaments are stolen properties. (FIR No. 408/2025 dated 01/09/202). Reported to RBI on 12/09/2025 (F.Y. 25-26)	Nil	Nil	₹ 0.20	Investigation in progress
		Senthamarahalli	September 08, 2025	₹ 1.82	On 29.08.2025,Sub Inspector of Kuderu Police station visited the branch and seized the ornaments comprising in GL No. 18030 amounting to Rs. 1,82,000/-. (Customer name: MUTTANNA M Gross Wt. 29.8 and Net wt. 29.000 alleging that the said ornaments are stolen properties. vide FIR No, 064/2025 dated 10/08/2025. Reported to RBI on 08/09/2025. (F.Y. 25-26)	Nil	Nil	₹ 1.82	Insurance claim made
		Piduguralla	August 28, 2025	₹ 1.50	On 20.08.2025,Sub Inspector of Kollur Police station visited the branch and seized the ornaments comprising in GL No. 18689 amounting to Rs. 1,50,000/-. (Customer name : JANI SHAIK. Gross Wt. 28.8 and Net wt. 23.900 alleging that the said ornaments are stolen properties. vide FIR No, 339/2025 dated 08/07/2025. Reported to RBI on 28/08/2025. (F.Y. 25-26)	Nil	Nil	₹ 1.50	Insurance claim made

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Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
		K M doddi	August 27, 2025	₹ 2.50	On 19.08.2025, Inspector of Srirangapatna Rural Police station visited the branch and seized the ornaments comprising in GL No. 25476, 25477 & 25478 amounting to Rs. 83000/-, Rs. 84000/- & Rs. 83000/- respectively. (Customer name : Manju B.S. Gross Wt. 44.3 and Net wt. 39.8 Total Amount Rs. 2,50,000) alleging that the said ornaments are stolen properties. vide FIR No, 0051/2025 dated 20/03/2025. Reported to RBI on 27/08/2025. (F.Y. 25-26)	Nil	Nil	₹ 2.50	Insurance claim made
		Nanguneri	August 02, 2025	₹ 17.28	On our periodical Gold Appraisal and subsequent Internal audits at Nanguneri branch, it is observed as per Audit Report dated 21/07/2025, Branch Manager Meenakshi Rajan, and staff member Angalaparameswari and Revathy jointly pledged Spurious / Low purity ornaments in the name of different customers. Also observed that intentionally escalated the Stone weght in the ornaments unfavorable to the company. 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) Complaint has made a complaint to the Nanguneri Police station on 21/07/2025. Reported to	Nil	Nil	₹ 17.28	Accused were arrested and jailed. Investigation is in progress.

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
					RBI on 02/08/2025. (F.Y. 25-26)				
		Ram nagar - anantapur	July 16, 2025	₹ 1.70	On our periodical gold appraisal at Rsm nagar Anantapur branch on 04/07/2025, it is observed that Customer named Shaik Yusuf Basha pledged spurious ornaments amounting to Rs. 1,70,000/- on 30.04.2025. Police complaint has been given. and FIR got filed vide FIR No. 127/2025 dated 25/06/2025. Reported to RBI on 16/07/2025. (F.Y. 25-26)	Nil	Nil	₹ 1.70	Insurance claim made
		Perumbavoor	July 10, 2025	₹ 4.80	On our periodical gold appraisal at Perumbavoor branch and the report dated 02/07/2025, it is observed that Customer named George Kizhakkumasserry pledged spurious ornaments in the pledges amounting to Rs. 4,80,000/- in total. (GL No. 29500 Rs. 280000/- & Gl no. 29390, Rs. 200000/-) Customer has promised to settle the issue immediately. RBI on 10/07/2025. (F.Y. 25-26)	Nil	Nil	₹ 4.80	Since the Customer died .Police has not accepeted the Compliant .Salary recovery is going on
		Nyamathi	July 07, 2025	₹ 1.51	On 30.06.2025, Inspector of Shimoga Rural olice station visited the branch and seized the ornaments comprising in GL No. 12184 amounting to Rs. 1,51,,000/- (Kiran T.V Gross Wt. 40.9 and Net wt. 35.5) alleging that the said ornaments are stolen properties. FIR NO. 0190/2025 dated	Nil	Nil	₹ 1.51	Insurance claim made

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
					29.06.2025. Reported to RBI on 07/07/2025. (F.Y. 25-26)				
		Javagal	June 11, 2025	₹ 3.70	On 03/06/2025, Sub inspector Nagamangala Circle visited Javagal branch and seized the ornaments comprised in GL no. 6198 amounting to Rs. 3,70,000/- alleging that the said ornaments are stolen properties. (Customer name: Leela Wt. 65.6 gms Amount Rs.3,70,000/-) FIR No. 0086/2024 & 0082/2025 respectively. Reported to RBI on 11-06-2025. (F.Y 25-26)	₹ 3.70	Nil	Nil	Insurance claim received
		Kandukur	June 04, 2025	₹ 31.38	On our periodical Gold appraisal and subsequent Internal audit at Kandukur branch on 15/05/2025 and 23/05/2025 respectively, it is observed that Branch Manager Tirupathy Swamy and Staff Prasanna K jointly replaced good gold with Spurious gold ornamentsin 19 gold packets amounting to Rs. 31,37,500/-. Also they jointly forged signature in documents in many cases. The company has filed Police complaint to the Kandukur Police station on 02/06/2025. FIR yet to be filed. Reported to RBI on 04-06-2025. (F.Y 25-26)	Nil	Nil	₹ 31.38	FIR Filed Investigation in Progress.
		Diamond Point	May 26, 2025	₹ 1.02	On 21/05/2025, SI of Police station, Karimnagar visited Diamond point branch and seized the ornaments comprised un Gl No. 13863, & 14449 amounting to Rs.	Nil	Nil	₹ 1.02	Insurance claim made

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
					27400/- & Rs. 75000/- respectively alleging that the said ornaments are stolen properties. [FIR No. 606/24 dated 10/12/2024] Customer name: Munige Babu. Reported to RBI on 26-05-2025. (F.Y 25-26)				
		K R Nagara	May 15, 2025	₹ 4.55	On 10/05/2025, Police Inspector of Hunsur Town Police station visited the K.R. Nagara branch and seixed the ornaments comprised in 7 GL numbers [Customer name: Sharath Rao] amounting to Rs. 4,55,000/- in total. The police alleging that the said ornaments are stolen properties. [FIR No. 0212/2024 dated 11/09/2024] (F.Y 25-26). Reported to RBI on 15-05-2025.	₹ 4.55	Nil	Nil	Insurance claim received
		Hunsur Bypass	May 15, 2025	₹ 0.86	On 08/05/2025, Police Inspector of Hunsur Town police station visited the Hunsur Bypass brancnh and seized ornaments comprised in GL No. 7854 amounting to Rs. 86,000/- [Customer name : Sharath Rao] alleging that the said ornaments are stolen properties. [FIR NO. 0212/2024 dated 11/09/2024] (F.Y 25-26) Reported to RBI on 15-05-2025	₹ 0.86	Nil	Nil	Insurance claim received
		Bhattarahalli	May 03, 2025	₹ 5.76	On 26/04/2025, Sub inspector of Police, Banneghatta Police station visited Bhattarahalli branch and seized the gold ornaments comprised in GL No. 30638, 30640, 30642 (Customer name:	₹ 5.76	Nil	Nil	Insurance claim received

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					Rathnamma) amounting to Rs. 123400/-, Rs. 241000/- & Rs. 211600/- [total Rs. 576000/-] respectively, alleging that the said ornamnets are stolen properlties [FIR No. 0108/2025 dated 19/04/2025] (F.Y 25-26). Reported to RBI on 03-05-2025				
		Tenkasi	April 21, 2025	₹ 2.54	On our gold appraisal at Tenkasi br dated 17/04/2025, it is observed that a customer named Mahendran pledged Gold coated ornaments amounting to Rs. 2,54,400/- vide Gl No. 63653 wt 51.80 grms. Complaint will be made to police soon. Reported to RBI 21/04/2025. (F.Y 25-26)	₹ 2.54	Nil	Nil	Closed
		TOTAL		**₹ 82.33**		**₹ 17.41**	**₹ 0.00**	**₹ 64.92**	
2	**2024-25**	Gollaprolu	April 08,2024	₹ 1.75	On 27/03/2024, Inspector of Police of Sarpavaram Police Station came to the branch and seized the ornaments comprised in the GL No. 11452 amounting to Rs. 1,75,000/- of one customer Veerashankar alleging that the said ornaments were stolen properties. (FIR NO. 213/2024 dated 19.03.2024).Reported to RBI on 08/04/2024. (FY 24-25).	Nil	Nil	₹ 1.75	Follow up in progress.
		Ambernath	July 03,2024	₹ 3.62	On our periodical gold appraisal & Audit report dated 13.06.2024 it has been observed that Bandhan Ayyappan Achary and his wife Vijayamma Bhadran Achary pledged spurious	₹ 0.30	Nil	₹ 3.32	Follow up in progress.Part payment received

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					ornaments amounting to Rs. 2,66,000/- and 96,000/- respectively and in total amounting to Rs 3,62,000/- only.. Customer is contacted and promised to clear the issues or in case of default, FIR will get registered. Reported to RBI on 03/07/2024(FY 24-25).				
		Yanam	August 06,2024	₹ 0.26	On 22/07/2024, sub Inspector of Police, Amalapuram Town P.S, visited Yanam branch and seized the ornaments comprised in the Gl No. 6454 amounting to Rs. 26000/- alleging that the said ornaments were stolen properties. Customer Name: Geddada Tirumala Vasu. (FIR No. 83/2024 dated 21/02/2024) Reported to RBI on 06/08/2024.(FY 24-25)	Nil	Nil	₹ 0.26	Follow up in progress
		Chikkamagalur u	August 06,2024	₹ 2.61	On 30/07/2024, Sub inspector of N.R. Pura Police Station, chikkamangluru visited the Chikkmangluru branch and seized the ornaments pledged in the GL No.s 20333 (Akbar) and GL No. 20362 (Suresh)amounting to Rs. 1,10,600/- and Rs. 1,50,750/- respectively alledging that the said ornaments were stolen properties. Total amounting to Rs 2,61,350/- (FIR No. 0073/24 dated 27/07/2024)Reported to RBI on 06/08/2024.(FY 24-25)	Nil	Nil	₹ 2.61	Follow up in progress.

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		Tharamangalam	August 29,2024	₹ 0.14	On 20/08/2024, Sub inspector of Tholasampatty Police Station seized the ornaments comprised in GL No. 32566 (Customer Name Chitharaj s/o Rajamuthu) amounting to Rs. 14000/- alleging that the said ornaments are stolen properties (FIR No. 131/2024 DTD 07/08/2024) Reported to RBI on 29/08/2024.(FY 24-25)	Nil	Nil	₹ 0.14	Follow up in progress.
		PYKARA	September 10,2024	₹ 0.12	On 31/08/2024, Thirupparan Gundram Police Station visited Pykara Branch seized the ornaments comprised in the GL No. 17794 alleging that the said ornaments are stolen items(Customer Meri Pathmini, Amount Rs. 12,000/-). FIR No. 516/2024 dated 30/08/2024.	Nil	Nil	₹ 0.12	Follow up in progress.
		ANNUPARPALAYAM	September 14,2024	₹ 3.11	On our periodical gold appraisal and as per Appraisal report dated 05/09/2024 it is observed that two customers namely Nowsath and Hakeem pledged Spurious gold ornaments in three pledges amounting to Rs. 3,10,600/- in total. (GL No. 13317 Amount Rs. 1,83,000/-, GL No. 13398 Aount Rs. 90,000/- , GL no. 13317 Amount Rs. 37,600/-) . Complaint has been given to Tirupur Munsipal Police Station on 13/09/2024 against receipt number 956 dated 13.09.2024.Reported to RBI on 14/09/2024	Nil	Nil	₹ 3.11	Follow up in progress

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		Yelahanka	September 17,2024	₹ 113.20	The Manager of the branch Ahammad Khan accepted pledges in the name of 1.Nasser Ahammed 2. Smt Gulab Jain and in some other names such as 3.Vijayakumar, 4.Muhammad Shouihab, 5.Siddik Pasha, 6.Arul kumar, 7.Muhammed Asif khan etc. We came to know that though the pledges made by the persons mentioned from (2) to (7) where in different names, the actual beneficiary was Nasser Ahammed. The accused availed gold loan to the tune of Rs.1,98,50,781/- numbering 37 numbers of gold pledges having actual net weight of 2071 gms only as against branch net weight of 4829.7gram.(This is as per the Gold Appraisal Report dated 06/09/2024) This act resulted in a loss to the extent of Rs 1,13,19,599/- The Accused persons (1) to (7) have pledged the gold coated ornaments with the connivance of the Branch Manager, the accused (8).These items are made of impure gold. FIR filed against FIR No. 0454/2024 dated 13/09/2024.Reported to RBI on 17/09/2024	₹ 2.80	Nil	₹ 110.40	i.Return of property has been filed. ii.Last hearing was on 20/01/2025. Court directed Police to submit the Charge sheet before the next hearing. iii.Next hearing date yet o confirm. Follow up in progress.
		Viralimalai	September 24,2024	₹ 1.27	On our periodical gold appraisal at Viralimalai branch and the Appraisal report dated 11/09/2024 it is observed that Nadhiya had pledged two spurious ornaments amounting to Rs. 1,26,800/- (GL No. 24552	Nil	Nil	₹ 1.27	Follow up in progress.

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					Rs. 40,800/- andGL No. 24553 Rs. 86,000/-) customer promised to clear				
		Dindigal Palani Road	September 26,2024	₹ 1.50	On our periodical gold appraisal and as per the Appraisal Report dated 13/09/2024, It is observed that Suryakala pledged Spurious Ornaments amounting to Rs. 1,50,000/- (GL NO. 30881 pledged on 05/08/2024)	Nil	Nil	₹ 1.50	Follow up in progress
		Dharmavaram	November 15,2024	₹ 0.50	On 08/11/2024, Sub Inspector of Dharmavaram Rural Police Station visited Dharmavaram branch and seized the ornaments comprised in GL No. 24846 amounting to Rs. 50000/- (Customer Name Sudheer Challa) alleging that the said ornaments are stolen properties as per FIR No. 140/2024 dated 07/11/2024. Reported to RBI on 15/11/2024.	₹ 0.50	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.
		Alwarthirunagari	January 08,2025	₹ 3.27	On our periodical gold appraisal at Alwarthirunagari branch on 31.12.2024 it is observed that one Chinnadurai and Rajkumar pledged Spurious ornaments amounting to Rs. 327300 in total on different dates. Gl No. 6234 Rs. 159000 gl No. 6240 Rs. 83500 Gl No. 6237 Rs. 84800. Lodged complaint with Chief inspector of Police Alwarthirunagari Police station Tuticorn on 06.01.2025. Reported to RBI on 08/01/2025	Nil	Nil	₹ 3.27	Follow up in progress

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		Ullala	January 09,2025	₹ 1.46	On our detailed " Break-through appraisal" at Ullala branch on 26/12/2024 & 27/12/2024, it is observed that one Vijeesh pledged spurious ornaments on different dates amounting to Rs. 1,46,000/-. On appraisal it is observed that the said ornaments are exclusively made for the purpose of pledging and cheating the Gold loan companies. The ornaments are gold coated and leaves some gold and spurious can be identified only when it is cut. FIR filed vide FIR No 0085/2025 dated 14/01/2025.. Reported to RBI on 09/01/2025	Nil	Nil	₹ 1.46	Investigation in process.
		Edayazham	January 13,2025	₹ 2.90	On our " Break- through appraisal" at Edayazham branch on 30.12.2024 and 31.12.2024 it is observed that one Sajeevan and Vijeesh on different dates pledged spurious ornaments amounting to Rs. 2,89,600/- in total.. On appraisal it is observed that the said ornaments are exclusively made for the purpose of pledging and cheating the Gold loan companies. The ornaments are gold coated and leaves some gold and spurious which can be identified only when it is cut Separate FIR filed vide FIR No 88/2025 dated 15/01/2025 & FIR No 131/2025 dated 20/01/2025. Reported to RBI on 13/01/2025.	Nil	Nil	₹ 2.90	Investigation in process.

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		Hoskote	January 14,2025	₹ 0.94	On 07/01/2025 Sub Inspector of Police Bommanahalli police station seized ornaments comprised in GL No. 22850 of Manasa amounting to Rs. 94,300 from Hoskote branch Bengaluru region alleging that the said ornaments were stolen properties as per FIR No. 0005 2025 dated 03.01.2025. Reported to RBI on 14/01/2025	₹ 0.94	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.
		Gauribidanur	January 14,2025	₹ 0.80	On 07/01/2025, Sub Inspector off S.R Nagar Police station seized the ornaments comprised in GL No. 20458 of Anil Kumar D.V amounting to Rs. 80,000/- from Gauribidanur branch, Bangalore region alleging that the said ornaments are stolen properties as per FIr No. 0001/2025 dated 03/01/2025 . Reported to RBI on 14/01/2025.	₹ 0.80	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.
		Kasavanahalli	January 14,2025	₹ 2.00	On 06/01/2025 Sub Inspector of Bellanduru Police station seized ornaments comprised in GL No. 19170 and 19171 of Siddu amounting to Rs. 1,99,998/- from Kasavanahalli branch Bangaluru Region alleging that the said ornaments are stolen properlties as per FIR No. 0885/2024 dated 23/12/2024. Reported to RBI on 14/01/2025	₹ 2.00	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.
		Appakudal	January 23,2025	₹ 11.38	On 10.01.2025 Inspector of Police Crime branch visited Appakudal branch and seized ornaments comprised in 9 pledges	Nil	Nil	₹ 11.38	Investigation in process.Return of property has been filed

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					amounting to Rs. 11,37,700/- made on various dates . 9 Pledges are in the name of 4 Borrowers. The Police said that the ornaments comprised in the above GLs are cheated from the complainant. The said seizure is based on FIR No. 2042024 dated 06052024.Reported to RBI 23-01-2025.				
		Peikulam	February 05,2025	₹ 1.47	On 28/01/2025, Inspector of Police, Nanguneri Police station circle seized the ornaments comprised in the GL No. 4021 of Peikulam branch (Now merged with Moolakaraipatty) in the name of Ramakrishnan amounting to Rs. 1,47,000/- alleging that the said ornaments were stolen properties as per FIR No. 210/2024 dated 23/08/2024. Reported to RBI on 05/02/2025	₹ 1.47	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.
		Machavaram	February 14,2025	₹ 1.25	On 04.02.2025, Officer in charge of Machavaram Police station came to Machavaram branch along with the thief and seized the ornaments comprised in GL No. 16139 (Customer Name: PEDDARAPU PRUDHVI RAJ) alledging that the said ornaments were stolen properties (Amount Rs. 125000/-) FIR No. 16/2025 dated 17/01/2025. Reported to RBI on 14/02/2025	₹ 1.25	Nil	Nil	Investigation in process. However Insurance claim has been received and the GL is closed.

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		Yelahanka II	February 06,2025	₹ 20.00	As per the Regional Office Manager Jayaprakash s report dated 25012025 One Abhishek Gowda S. requested Yelehanka branch manager T. Murali availing the Gold Loan of Rs. 20 Lakhs. For this he had also submitted documents of ID proof Address proof etc. Adhaar card Pan card As per the procedure followed by the company Branch Manager had to conduct the Field verification to confirm the genuineness of loan and the customers whereabouts before processing the loan. Immediately on Branch managers verification he had transferred Rs. 20 Lakhs in to the Savings Bank account of Abhishek Gowda in advance without obtaining Gold ornamnets. Later on it is observed that Field verification report of Branch Manager was not genuine and hidden some facts. Manager and customer had some conspiracy and connivance in transferring the funds. Abhishek Gowda has not yet refunded the amount to the company. Company has made a complaint to Yelahanka Police station on 27.01.2025 alleging that the customer Abishek Gowda as 1st Accused and T. Murali as 2nd Accused. FIR yet to be filed. Reported to RBI on 06/02/2025. (FY 24-25)	Nil	Nil	₹ 20.00	Investigation in progress.

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		Tuni	March 05,2025	₹ 45.71	During our periodical Gold appraisal and audit of the Tuni branch, As per the Appraisal Report dated 03/02/2025 and Audit Report dated 27/02/2025 It is observed that Branch Manager K.Durga Prasad cheated the company by pledging spurious gold ornaments or replaced the good gold by spurious gold and the total amount misappropriated by the Branch Manager amounting to Rs. 45,71,341/-only. 1. Pledged the Spurious Gold/replaced the good gold by spurious gold and proceeds has been misappropriated for personal gains to the extent of Rs 43,32,277/-.and 2. Physically two gold packets has been missing worth of Rs 2,39,064/- He also misused the KYC of the customers without their knowledge. Compliant has been given to the Tuni Police station on 25/02/2025. FIR got filed vide FIR No 30/2025 dated.01/03/2025. Reported to RBI on 05/03/2025.(FY 24-25)	Nil	Nil	₹ 45.71	Investigation in progress.
		N T Road Shimoga	March 08,2025	₹ 0.80	On 24/02/2025, Inspector of Jayanagara Police station visited NT Road Shimoga branch and seized the gold ornaments comprised in GL No. 27799 (Customer Name: MISBA, Amounting to Rs.80,000/-) alleging that the said ornaments are stolen properties (FIR Noo. 15/2025 dated 24/02/2025.	₹ 0.80	Nil	Nil	Investigation in progress.

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					Reported to RBI on 08/03/2025. (FY 24-25)				
		Thrikkakara	March 13,2025	₹ 7.68	Being part of our periodical gold appraisal at Thrikkakara branch and as per the Appraisal report dated 01.03.2025 it is observed that 4 customers P. Muraleedharan, Shahul Hameed, Aneesa Siraj and Sajeev Kumar pledged spurious ornaments on different dates amounting to Rs. 7,68,000/- in total . Police complaint has been filed to the Thrikkakara Police station on 11.03.2025. 4 FIR got filed vide FIR Nos 181/25,182/25,183/25,184/25 dated 17/03/2025. Reported to RBI on 13/03/2025. (FY 24-25)	₹ 7.68	Nil	Nil	Investigation in progress.
		TOTAL		**₹ 227.74**		**₹ 18.54**	**₹ 0.00**	**₹ 209.20**	
3	**2023-2024**	Kandukur	April 04,2023	₹ 1.84	One Esteru Rani Mudda had pledged ornamentson 24/05/2022 and 18/08/2022 vide GL Nos. 2803 and 3170 amounting to Rs 70000/- and Rs. 114300/- respectively having complied all KYC guidelines of the company. On 18/03/2023, Sub Inspector of Police, Narsingi Police Station, CYB, seized the above ornaments alleging that the said ornaments were stolen from two different places as per FIR No. 957/22 and 13/2022. Reported to RBI on 04/04/2023	Nil	Nil	₹ 1.84	Investigation in progress.

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		Cherukappally	June 12,2023	₹ 12.06	On 22.05.2023, Area Manager Mr. Kishore Babu visited the Branch and as per his report Rs 9,68,607/- found short. Branch Manager P. Srinivasa Rao and Joint custodian Mr. Raghu Prakasa jointly misappropriated the amount and 3 gold packets amounting to Rs. 2,37,800/- also found missing. Detailed appraisal was conducted and confirmed the same (Appraisal report dated 27/05/2023). A preliminary Police complaint was made on 25/05/2023 alleging that the above two are the responsible persons for the total loss. Total amount of misappropriation was Rs. 12,06,407/-. Verification of documents and Inspection concluded on 27/05/2023. Police filed FIR against FIR No. 118/2023 dtd 10/06/2023.Reported to RBI on 12/06/23. (FY 23-24).	Nil	Nil	₹ 12.06	i. .Accused are not arrested. Police enquiry is going on. ii.Summoned the Customers to the police station for documentary evidence collected from the 2 Customers. iii. Enquiry is in progress.
		Coonoor II	June 14,2023	₹ 3.17	On 09/06/2023, Sub inspector of Police, Upper Coonoor, seized the ornaments pledged in the GL No. 18987 and 18988 by Arokiya Mary, amounting to Rs 3,16,500/- alleging that the said ornaments are stolen from a third party (As per FIR No. 67/2023 dtd 05/06/2023). Reported to RBI on 14/06/2023.	Nil	Nil	₹ 3.17	i.Claim petition has been filed to the court

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		Perumbilavu	June 15,2023	₹ 10.00	As per Regional Office Manager's visit Report of Perumbilavu branch dated 02/06/2023, On 01-06-2023, Branch Executives Adithyan K V and Jithin N V have withdrawn Rs. 10,00,000/- from South Indian Bank, Kadavallore as directed by Branch Manager Mrs. Jalaja. On the same day, they reported that the amount has been lost with unjustified reasons. Police complaint has been filed with Kunnamkulam Police station after conducting an internal enquiry by Vigilance Officer in this regard. Also verified the CCTV footage from nearby shops enroute from bank to branch. (FIR No. 0763/2023 dtd 09/06/2023) Reported to RBI on 15/06/2023.	₹ 10.00	Nil	Nil	i. Rs 10 lakh amount has been recovered by the police. ii. Return of property petition has been filed to the Munisff court.Kunnamkulam iii. Appeal filed. First hearing date 16/08/23.Next Hearing Date: - 15.11.23. Case No.R P 93/2023, Next Hearing date 18/04/2024,Case transferred to Kunnamkulam judicial magistrate court. Next hearing date yet to be known.
		Kollegala	June 28,2023	₹ 2.00	On 24/06/2023, Sub Inspector of Byadarahalli Police station, visited the branch and seized the ornaments pledged in Gl No. 23878 dated 08/06/2023 by Mr. Martin John F amounting to Rs. 1,99,990/- alleging that the said ornaments were snatched from a Lady. Police filed FIR No. 0316/2023 dated	Nil	Nil	₹ 2.00	Investigation in progress

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					07/06/2023.Reported to RBI on 28/06/2023				
		Harapanahalli	July 10,2023	₹ 1.48	On 19/06/2023, Sub Inspector of Halavagilu Police station, seized the ornaments pledged in the GL No. 16886 of Salim Munnakhan, amounting to Rs. 1,48,000/- alleging that the Accused murdered a lady and stolen the said ornaments. Police filed an FIR No.0046/2023 dated 19/06/2023. Reported to RBI on 10/07/2023	Nil	Nil	₹ 1.48	Investigation in progress
		Begur	September 16,2023	₹ 8.06	One customer, Utham Kumar pledged the ornaments by complying the KYC requirements amounting to Rs. 8,05,990/- in total. The said pledges were made on different dates. Later, On 13.09.2023 Chamarajnagar CEN Crime Police seized the said ornaments alleging that same were Stolen properties. [FIR No. 24/23]. Reported to RBI on 16/09/2023.	Nil	Nil	₹ 8.06	Investigation in progress.
		Chamarajanagar	September 18,2023	₹ 39.94	One Nagendrappa and another 19 customers pledged ornaments in their individual names on different dates by complying KYC requirements. Later on 09/09/2023 Chamaraja nagar CEN Crime Police seized the said ornaments alleging that the same were stolen properties (FIR No. 24/23) amounting to Rs. 39,94,369/- Reported to RBI on 18/09/2023	Nil	Nil	₹ 39.94	Investigation in progress.

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		Mysore	September 25,2023	₹ 2.09	On 03/06/2023, One Gangadhara H G pledged his ornaments complying KYC requirements. Later on, 19/09/2023, Chamarajanagar CEN Crime police seized the said ornaments alleging that the same is stolen property as per the FIR No. 0024/23 Reported to RBI on 25/09/2023 [GL No. 16378, amount Rs. 208500/-	Nil	Nil	₹ 2.09	Investigation in progress
		Maruthinagar	October 12,2023	₹ 1.16	One customer named Nelaturi Krishna Chaithanya pledged gold ornaments amounting to Rs. 116000/-on different dates from 12/09/2023. Later on Sub Inspector of Police, Koramangala Police station seized the said ornaments on 23/09/2023 alleging that the same were stolen properties. (FIR No. 0309/2023 dated 21/09/2023) Reported to RBI on 12/10/2023	Nil	Nil	₹ 1.16	Investigation in progress.
		Palarivattam	November 11,2023	₹ 11.89	On our periodical detailed appraisal at Palarivattom branch on 30/10/2023 it has been observed that three Customers Ilyas, Manu C.p & Shahul Hameed have made 8 pledges on different dates from 08/09/2023 to 12/10/2023 amounting to Rs. 11,89,000/- in total and are found to be spurious in nature. Made a Complaint to Police on 02/11/2023. Police filed FIR (2533/23, 2534/23 and 2535/23). Reported to RBI on 11-11-23.	Nil	Nil	₹ 11.89	Investigation in progress

Sr. No.	Financial Year/ Period	Branch	Date Of Detection / Date of Reporting To RBI	Gross Amount (₹ in Lakh)	Modus Operandi & Action Taken	Recovery (₹ in lakhs)	Amount Written Off (₹ in lakhs)	Provision (₹ in Lakhs)	Action taken by the Company
		Madurai K Pudur	November 20,2023	₹ 3.66	On 02/11/2023, Sub Inspector of Police Appan Thirupathi Police station, seized the ornaments pledged in 7GL's amounting to Rs 3,65,800/- in the name of Shobana and Karthik alleging that the said ornaments are stolen properties.(vide FIR No. 171 dated 21/10/2023).Reported to RBI on 20-11-23.	Nil	Nil	₹ 3.66	Investigation in progress
		Kalakkad	December 06,2023	₹ 831.31	On our surprise Gold appraisal at the Kalakkad branch, Nagercoil Region on 20/11/2023, and on completion of Internal Audit on 05/12/2023 it was observed that the Branch Manager S.A Premnath and Joint Custodian Esakkimuthu with the help of other staff members manipulated the gold packets (1) by replacing the good gold by spurious gold in 73 packets amounting to Rs. 1,04,51,400/- (2) by stealing 497 packets amounting to Rs. 7,26,79,226/-and dishonestly removed to a nearby textile shop in two bags and later on transferred to customer's / outsider's places. The total misappropriation amounts to Rs. 8,31,30,626/- only.The above is confirmed as per the CCTV footages and written confession from the two staff members. Preliminary complaint has been given to the Superintendent of Police, Tirunelveli on	Nil	Nil	₹ 831.31	1. Case is under investigation by the District Crime branch. No recovery so far been made. 2. Filed petition to High court for transfer of investigation to CBCID for effective investigation. 3. Court ordered for the review of case status by IG Southern zone, Tirunelvaly. However insurance claim has been filed.

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					19/11/2023 itself with the intention to catch the culprits without delay. Final Audit completed on 05/12/2023. FIR (No. 17/2023) filed and 5 accused including 3 customer / outsiders Dinakaraj, Prithima Sharani and Muthuraja were arrested till now and investigation is going on. Reported to RBI on 06-12-23				
		Ongole	January 06,2024	₹ 1.95	On 22/12/2023, Sub Inspector of Nekarekal Police Stationseized the ornaments comprised in the 3 GLs in the name of Sujatha Karidu amonting to Rs. 1,94,900/- alleging that the said ornaments were snatched from peoples in different places. [FIR No. 172/2023 dtd 17/12/2023] Reported to RBI on 06/01/2024	Nil	Nil	₹ 1.95	Investigation in progress
		Savnur	February 05,2024	₹ 1.60	On 24/01/2024, Circle Inspector of Navalgund Virtha Police station seized the ornaments comprised in the Gl No. 584 amounting to Rs.1,60,000/- alleging that the said ornaments were stolen from a house along with other valuable properties. FIR No. 0207/2023 dated 01/12/2023. Reported to RBI on 05/02/2024	Nil	Nil	₹ 1.60	Investigation in progress
		Kukatpally Main Road	February 12,2024	₹ 8.42	On 05/02/2024, One Detective Inspector of KPHB Colony Police Station, came to Kukatpally Main Road branch and seized the ornaments comprised in the 9 pledges	Nil	Nil	₹ 8.42	Investigation in progress.

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					amounting to Rs. 8,42,300/- alleging that the said ornaments were stolen from various houses in different places based on the various FIR's in respective Police stations. [FIR No. 1137/2023 dtd 30/12/2023, 158/2024 dated 04/02/2024, 131/2024 dated 30/01/2024 and 129/2024 dated 29/01/2024]. Reported to RBI on 12/02/2024				
		Jagatgiri Gutta	March 27,2024	₹ 1.05	On 11/03/2024, Inspector of Jodbhavi Peth Police station, Solapur came to the branch and seized ornaments in the Pledge No. 2590 amounting to Rs. 1,05,000/- alleging that the said ornaments were stolen items. [FIR No. 106/2024 dated 09/03/2024] Reported to RBI on 27/03/2024	Nil	Nil	₹ 1.05	Investigation in progress
		TOTAL		**₹ 941.68**		**₹ 10.00**	**₹ 0.00**	**₹ 931.68**	
4	**2022-23**	North Paravoor	July 28,2022	₹ 1.35	On 21/07/2022, Sub Inspector of Mathilakam Police Station seized all the ornaments comprised in the pledge amounting to Rs. 135300/- made by Sidhique M S alleging that the said ornaments was snatched from a lady. (Based on FIR no. 505/2022 dtd 04/07/2022). Reported to RBI on 28-07-2022	Nil	Nil	₹ 1.35	Investigation in Progress
		Kasavanahalli	August 31,2022	₹ 1.20	Being part of our periodical Gold appraisal on 19-08-2022, it is observed that a Customer named Puthota Stephen Raj pledged the ornaments on 15.06.5022 for Rs 1,20,000/-. The said ornaments were gifted by	Nil	Nil	₹ 1.20	Follow up in progress

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					his immediate relative. Customer promised to clear the issues. Reported to RBI on 31-08-2022.				
		Nashik Jail Road	September 13,2022	₹ 2.42	Being part of our periodical Appraisal of gold ornaments on 30/08/2022. It is observed that two pledges amounting to Rs 1,68,000/- & Rs. 73,500/- (Total Rs 2,41,500/-) found to be Spurious in nature. Branch in charge Ms. Jesita Pillai colluded with customers and made the pledge. Reported to police on 01/09/2022. Reported to RBI on 13-09-22.	Nil	Nil	₹ 2.42	I. The Police enquiry is going on
		Nashik Panchavati	September 14,2022	₹ 3.28	Being part of our periodical gold appraisal at Panchavati Branch on 31-08-2022, It is observed that Dhashri has made a pledge of Rs. 3,28,000/- and found as spurious. Branch in charge Mr. Swapnil Dixit colluded with customers and made the pledge.Refered to police on 03-09-2022. Reported to RBI on 14-09-2022	₹ 3.28	Nil	Nil	I. Recovered the amount in full. II.RBI permission granted for the closure of the case.
		Kammanahally	September 29,2022	₹ 1.46	Being part of our periodical gold verification on 15-09-2022, a pledge amounting to Rs 1,46,000/- has been found the nature of spurious. (GL no. 23331) and having some good gold. Reported to RBI on 29/09/2022.	₹ 1.46	Nil	Nil	I. Recovered the amount in full. ii.Seeked for the RBI permission for the closure of the Case.
		Thuraiyur	December 20,2022	₹ 1.50	A customer named Ramar made a pledge of 4 Bangles amounting to Rs 150000/- on 11.10.2022 and subsequently on HO detailed appraisal, ornaments found to be	Nil	Nil	₹ 1.50	We lodged complaint before the Thuraiyur Police Station on 21.12.2022 and then on

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					spurious in nature. Reported to RBI on 20/12/2022				20.02.2023 we have lodged complaint before the Superintendent of Police but so far FiR was not registered
		Hindupur	January 27,2023	₹ 2.37	On 07.01.2023 T. Narasipura Circle Inspector of Police seized all the ornaments compraised in the pledges of Dilshad & Sahira amounting to Rs. 89000/- and 148000/- respectively. (Total Rs 2,37,000/-) alleging that the said ornaments are theft articles.(Crime No.300/22 dated 22/08/22) Reported to RBI on 27.01-23	Nil	Nil	₹ 2.37	Investigation in Progress
		Dr. A.S. Rao Nagar	January 30,2023	₹ 1.04	On 24.01.2023 Inspector of Police Adibatla Police station seized the ornaments (28.6gms) comprised in the pledge No. 6319 (Rs 1,04,000/-) alleging that the said ornaments are snatched from a lady (Based on the FIR No. 46/2023 dtd 23/01/2023). Reported to RBI on 30-01-2023	Nil	Nil	₹ 1.04	Investigation in Progress
		Gudaloor	February 03,2023	₹ 1.95	On 01/02/2023 Sub Inspector of Thankamani Police station seized all the ornaments compraised in the pledge amounting to Rs. 195000/- made bu Sundharapandian alleging that the said ornaments are stolen from a third party (Based on FIR No. 042/2023 dtd 16/01/2023). Reported to RBI on 03-02-23	Nil	Nil	₹ 1.95	Investigation in progress

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

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		Eluru	February 07,2023	₹ 8.06	Being part of our detailed Audit, Appraisal and Vigilance verification, it was finally observed and reported by Aera Manager Kishore Babu(Report dated 30/01/2023) that the Branch Manager Mr. Avinash Kumar K, Joint custodian Thalitha along with the Branch executive Sivakumary, pledged spurious ornaments to the extent of Rs 4,93,100/- and misappropriated an amount to the tune of Rs 3,12,773/- and shared the proceeds among than personally. Total amount Rs. 8,05,873/- . KYC documents and signature of the customers are forged by the above 3 persons jointly. Reported to the Police on 30/01/2023 and FIR got filed on FIR No. 36/2023 dtd 30/01/2023. Reported to RBI on 07/02/23.	Nil	Nil	₹ 8.06	i. Accused Avinash has been arrested .Accused ladies are not arrested and summons are issued to them. ii.Charge sheet filed to Munsiff court ,Eluru. iii.Court ordered for Signature verification of the customers and the process is still going on
		Sethiathoppe	March 30,2023	₹ 16.60	As per the Area Manager Karthikeyan's Report, Branch Manager Mr. Sathyaseelan has stolen Rs.14,49,914/- out of the amount given for depositing in the Bank A/c. Also he pledged spurious ornaments in two pledges without the knowledge of the Customers amounting to Rs.1,15,000/- (Gl No. 22280) and Rs.95,000/- (Gl No. 22494). Made a police complaint to District Crime Branch, Cuddalore and Police filed FIR (FIR No. 8/2023 dtd 29/03/2023).Total.amount.	Nil	Nil	₹ 16.60	.FIR was registered but accused was not arrested. .

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					Rs.16,59,914/- Reported to RBI on 30/03/2023				
		TOTAL		**₹ 41.23**		**₹ 4.74**	**₹ 0.00**	**₹ 36.49**	

I. Summary of reservations, qualifications, emphasis of matter or adverse remarks of auditors during the current and last three Fiscals immediately preceding the year of issue of this Prospectus and of their impact on the financial statements and financial position of our Company and the corrective steps taken and proposed to be taken by our Company for each of the said reservations or qualifications or emphasis of matter or adverse remarks:

Financial Year	Summary of Reservations/Qualifications/Adverse Remarks/ Other observations including CARO	Impact on the financial statements and financial position of the Issuer	Corrective steps taken and proposed to be taken
2024-25	**Annexure I to the Auditor's Report:** iii(d).In respect of the aforesaid loans and advances, loans amounting to Rs 7,875.10 lakhs (PY 7,761.03 Lakhs) is overdue for a period exceeding 90 days. In such instances, in our opinion, based on information and explanations provided to us, reasonable steps have been taken by the Company for the recovery of the principal amounts and the interest thereon.	Impact on the Financial Statement is minimal.	Adequate provision is created.
2023-24	**Report on other legal and regulatory requirements:** Xi(a). To the best of our knowledge and according to the information and explanations given to us, instances of fraud on the company has been noticed, amounting to ₹941.68 lakhs as per the FMR reports to RBI on various dates, in 17 branches during the current year. No fraud by the Company has been noticed or reported during the year, nor have we been informed of any such instance by Management.	100% provision is created.	FIR is registered and Police enquiry is going on.
2022-23	**Report on other legal and regulatory requirements:** Xi(a). To the best of our knowledge and according to the information and explanations given to us,	100% provision is created.	FIR is registered and Police enquiry is going on.

	instances of fraud on the company has been noticed, amounting to ₹41.23 lakhs as per the FMR reports to RBI on various dates, in 12 branches during the current year. No fraud by the Company has been noticed or reported during the year, nor have we been informed of any such instance by Management.		

J. Summary of other observations of the auditors during the current and last three Fiscals immediately preceding the year of issue of this Prospectus and of their impact on the financial statements and financial position of our Company and the corrective steps taken and proposed to be taken by our Company for each of the said observation:

There are no other observations of the auditors during the last three Fiscals immediately preceding the year of issue of this Prospectus and of their impact on the financial statements and financial position of our Company.

K. Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of statutory dues, delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the company; deposits and interests thereon; and loan from any bank or financial institutions and interest thereon, in the last three financial years and current financial year

Nil

L. Details of disciplinary action taken by SEBI or Stock Exchanges against the Promoters/Group Companies in the last five financial years, including outstanding action:

There are no disciplinary action taken by SEBI or Stock Exchanges against our Promoter/Group companies in the last five financial years, including outstanding action.