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

KEY INFORMATION DOCUMENT

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.

Key Information Document for issue of Debentures on a Private Placement basis dated: June 26, 2025

CORPORATE IDENTITY NUMBER: U65929KL1987PLC004729 || **DATE AND PLACE OF INCORPORATION**: March 25, 1987; Kottayam

PERMANENT ACCOUNT NUMBER: AACCK4277A

ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000 (SEVENTY FIVE CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "DEBENTURES") BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")

This Key Information Document shall be read in conjunction with the General Information Document dated December 04, 2024

PART A: DISCLOSURES AS PER SEBI ILNCS Regulations:

Please see below the disclosures as required under the terms of the SEBI ILNCS Regulations (as defined below):

S. No	Particulars	Relevant Disclosure
1.	**Details of debenture trustee for the Issue:**	Name: Vardhman Trusteeship Pvt Ltd. Address: The Capital, A Wing, 412A, Bandra Kurla Complex, Bandra (East), Mumbai-400051 Telephone Number: 22 4264 8335/ 22 4014 0832 Website: https://vardhmantrustee.com/ Email address: compliance@vardhmantrustee.com Contact Person: Rushabh Desai SEBI Registration Number: IND000000611

2.	**Details of credit Rating Agent for the Issue:**	India Ratings & Research A Fitch Group Company Name: India Ratings & Research Private Limited Wockhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai-400 051 Telephone: +91-22-4000 1700 E-mail: infogrp@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Ismail Ahmed SEBI Registration Number: IN/CRA/002/1999
3.	**Details of lead Manger to the Issue**	SKI INVESTMENT BANKING SKI Capital Services Limited Address: Address: 718, Dr. Joshi Road, Karol Bagh, New Delhi - 110005 Telephone Number: +91-011-41189899 Website: https://www.skicapital.net/ Email address: dcm@skicapital.net Contact Person: Manick Wadhwa/ Daljit Singh SEBI Registration Number: INM000012768
4.	**Date of Key Information Document**	June 26 , 2025
5.	**Type of Key Information Document**	This Key Information Document is being issued in relation to the private placement issue of Debentures
6.	**The nature, number, price and amount of securities offered and issue size, as may be applicable**	**Issue Size:** ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES ("DEBENTURES") EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000 (INDIAN RUPEES SEVENTY FIVE CRORE ONLY)
7.	**The aggregate amount proposed to be raised through all the stages of offers of non-convertible securities made through the shelf prospectus (applicable only in case of public**	Not applicable

	issuance);	
8.	**Details of Registrar to the Issue:**	 Name: KFin Technologies Limited Address: Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032 Telephone Number: +91-40-67162222 /7961 1000 Fax Number: +91 40 2343 1551 Website: www.kfintech.com Email address: einward.ris@kfintech.com Contact Person: Gopala krishna K V S SEBI Registration Number: INR000000221
9.	**Legal Counsel**	Name: Crawford Bayley & Co. Contact Person: Mr. Sanjay Asher Address: State Bank Buildings, N.G. N. Vaidya Marg, Fort, Mumbai 400023 Email: Sanjay.Asher@crawfordbayley.com Telephone: 022 2266 8000
10.	**Statutory Auditor**	**M/s. Cheeran Varghese & Co, Chartered Accountants** "Cheeran" 1st Cross Road Mundupalam, Trissur, 680001 **Telephone:** 0487 2423721 **Email:** cheeranllp@gmail.com **Contact Person:** Ashok V Cheeran **Peer Review Certificate No.:** 015674
11.	**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 X/657/B, CA-MED Tower, Pallikkulam Road, near Chalde Centre, Thrissur, Kerala 680001 Email id: sgsandcompanytcr01@gmail.com Peer Review Certificate No.: 013176

12.	**Issue Schedule (Deemed)**	Date of opening of the Issue: June 30 ,2025 Date of closing of the Issue: J u n e 3 0 ,2025 Date of earliest closing of the Issue (if any): NA Pay-in date: July 01,2025 Deemed Date of Allotment: July 01, 2025 Redemption Date: December 31, 2027
13.	**Credit Rating of the Issue**	The Rating Agency has vide its letter dated April 17,, 2025 and rating rationale and its press release dated April 17, 2025 assigned a rating of "IND A-/Stable" ("India Rating A- stable") Please refer to **Annexure I** of this key Information Document for the credit rating letter and rating rationale received from the Rating Agency assigning the credit rating abovementioned and the press release by the Rating Agency in this respect.
14.	**All the ratings obtained for the private placement of Issue**	The Debentures shall be listed on the Wholesale Debt Market segment of the Bombay Stock Exchange
15.	**The name(s) of the stock exchanges where the securities are proposed to be listed, subject to change**	The Debentures shall be listed on the Wholesale Debt Market segment of the Bombay Stock Exchange. *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.
16.	**The details about eligible investors;**	The following categories of Investors, when specifically approached, and identified upfront by the Issuer, shall be eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form: a) Companies and Bodies Corporate; b) Mutual funds, Venture Capital Funds, Alternative Investment Funds and Foreign Venture Capital Investors registered with the Securities and Exchange Board of India; c) Foreign Portfolio Investors other than individuals, corporate bodies and family offices; d) Public financial institutions; e) Insurance companies registered with the Insurance Regulatory and Development Authority of India; f) Provident, Pension, Gratuity and Superannuation Fund Trusts; g) Housing Finance Companies registered with the National Housing Bank (NHB)/ RBI; h) Trusts (including public charitable trusts), Association of Persons, Societies registered under the applicable laws in India; i) Resident Individual Investors and Hindu Undivided Families (excluding minors); j) Partnership Firms and Limited Liability Partnership Firms; k) NBFCs registered with RBI; and l) Any other person/ entity those are eligible to invest in bonds/ debentures as per the concerned guidelines and regulations and permitted under Applicable Laws. Any other person eligible to invest in the Debentures subject the relevant prevalent guidelines and as permitted under Applicable Laws. All Eligible Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.

<table>
<tr><td>17.</td><td>Coupon rate, coupon payment frequency, redemption date, redemption amount details of debenture trustee</td><td>In respect of the Coupon Rate, the Coupon Payment Frequency, the Redemption Date and Redemption Amount in respect of the Debentures, please refer to Section 2.5 (Issue Details) of this Key Information Document.

The details of Debenture Trustee are provided under S. No. 1 of this table above</td></tr>
<tr><td>18.</td><td>Nature and issue size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable</td><td>Issue Size: ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES (“DEBENTURES”) EACH HAVING A FACE VALUE OF INR 10,000 FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,00 IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE “ISSUE”) (HEREINAFTER REFERRED TO AS “DEBENTURES”) BY KOSAMATTAM FINANCE LIMITED (THE “COMPANY”) OR (“ISSUER”)</td></tr>
<tr><td>19.</td><td>Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:</td><td>Not Applicable</td></tr>
<tr><td>20.</td><td>Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the Key Information Document on the Electronic Book Provider Platform, if applicable.</td><td>The final subscription to the Debentures 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 Electronic Book Platform (“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:

<table>
<tr><td>Details of size of the Issue including green shoe option, if any</td><td>Total Issue size of Issue: ₹ 75,00,00,00 (Indian Rupees Seventy-five crore only)</td></tr>
<tr><td>Deemed Bid opening and closing date</td><td>June 30, 2025</td></tr>
<tr><td>Minimum Bid lot</td><td>The minimum subscription for the Issue shall be 1,000 Debentures and in multiples of 1 Debenture thereafter.</td></tr>
<tr><td>Manner of bidding in the Issue</td><td>Open</td></tr>
<tr><td>Manner of allotment in the Issue</td><td>Multiple Yield Allotment</td></tr>
<tr><td>Manner of settlement in the Issue</td><td>Through the Clearing Corporation</td></tr>
<tr><td>Settlement cycle</td><td>T+1</td></tr>
</table></td></tr>
<tr><td>21.</td><td>Specific declaration requested by BSE: non-equity regulatory capital</td><td>This issue of Debentures form part of non-equity regulatory capital mentioned under Chapter V of the SEBI ILNCS Regulations.

The face value of each Debenture is INR 10,000- (Indian Rupees Ten Thousand Only)</td></tr>
</table>

Background
This Key Information Document (as defined below) is related to the Issue of Up To 75,000 Secured Rated Listed Redeemable Non-Convertible Debentures ("Debentures"). Each Having A Face Value of INR 10,000/- For Cash, having Issue Size of INR 75,00,00,000/- (Seventy five crore only). 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 Debentures and must be read along with the General Information Document issued by the Issuer. The issue of the Debentures comprised in the Issue and described under this Key Information Document has been authorised by the resolutions passed by the shareholders of the Issuer on March 09, 2023, the Board of Directors of the Issuer on June 16, 2025 and by Debenture Committee on June 20, 2025 and Memorandum and Articles of Association of the Company. The present issue of Debentures in terms of this Key Information Document is within the limits as prescribed in such relevant resolution. **THIS KEY 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 DEBENTURES TO BE ISSUED UNDER THE ISSUE.** **THIS KEY 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 AUGUST 09, 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, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA, ISSUED VIDE CIRCULAR NO. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 DATED MAY 22, 2024 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 FOR ISSUE OF NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS. THIS KEY INFORMATION DOCUMENT SHALL BE READ IN CONJUNCTION WITH THE GENERAL INFORMATION DOCUMENT DATED DECEMBER 04, 2024**.

Particulars	Date
Deemed Issue Opening Date	June 30,2025
Deemed Issue Closing Date	June 30,2025
Deemed Pay In Date	July 01, 2025
Deemed Date of Allotment	July 01, 2025

Listing
The Debentures are proposed to be listed on the wholesale debt market of the BSE. The Issuer has obtained an in-principle approval from the BSE on December 05, 2024 in relation to the General Information Document from the Stock Exchange on December 04, 2024. The Issuer, with prior notice to the Debenture Trustee, may get the Debentures 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.

Issuer's Absolute Responsibility:
"The issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this issue 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 issue 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."

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires and if not otherwise defined in the General Information Document, the following terms shall have the meanings given below in this Key Information Document.

Business Day	Means any day, other than a public holiday under Section 25 of the Negotiable Instruments Act, 1881 or a Sunday, on which banks are open for general business in Mumbai;
Conditions Precedent	means the conditions precedent set out under the heading in Section 2.5 (Issue Details) of this Key Information Document.
Conditions Subsequent	Means the conditions subsequent set out in Section 2.5 (Issue Details) of this Key Information Document
Coupon Payment Dates	First day of each month. Interest will be paid on the 1st day from the second subsequent month for the days starting from the allotment date if it occurs on or after the 15th of any month
Coupon Rate	10.00 % (Ten Per Cent) per annum gross of applicable tax payable at such frequency as set out below against the heading 'Coupon Payment Frequency' and on such dates as set out below against the heading 'Coupon Payment Dates'.
Current Assets	shall mean all the current assets of the Company, present and future including without limitation the Company's cash in hand, cash equivalents, all current investments in the form of fixed deposits or mutual fund investments or any other short term treasury investment of the Company.
Debenture Trust Deed	means the trust deed executed / to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer
Debenture Trustee	A copy of the consent letter has been annexed hereto in **Annexure II** of this Key Information Document. Further, a copy of the due diligence certificate is set out in **Annexure VII** of this Key Information Document hereto.
Debenture Trustee Agreement	means the agreement 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 Debentures dated June 24, 2025.
Debentures	Issue of up 75,000 Secured Rated Listed Redeemable Non-Convertible Debentures, Each Having a Face Value Of INR 10,000 For Cash, At Par, Having Issue Size Of INR 75,00,00,000. In A Dematerialised Form On A Private Placement Basis (The "Issue") (Hereinafter Referred To As "Debentures") By Kosamattam Finance Limited (The "**Company**") Or ("**Issuer**")
Deed of Hypothecation	Wherever applicable, shall mean the unattested deed of hypothecation dated on or around the date of the Debenture Trust Deed to create a first ranking *pari-passu* charge over the Hypothecated Assets, to be executed between the Issuer and the Debenture Trustee to secure the Payment Obligations in relation to the Debentures.
Deemed Date of Allotment	July 01, 2025
Eligible Investors	has the meaning given to it under Section 4.3 of the Key Information Document.
Events of Default	means the events of default set out in Section 3.2 ((*Events of Default*) of this Key Information Document, and "Event of Default" shall be construed accordingly.
Existing charge holders	Axis Bank Limited, A K Capital Finance Limited, Bandhan Bank Limited, Bank of Baroda, Bank of Maharashtra, Bajaj Finance Limited, Canara Bank, City Union Bank Limited, CSB Bank Limited, DCB Bank Limited, Dhanlaxmi Bank Limited, ESAF Small Finance Bank Limited, Equitas Small Finance Bank Limited, Federal Bank Limited, HDFC Bank Limited, Hero Fincorp Limited, IDFC First Bank Limited, Indian Bank, Indian Overseas Bank, Indusind Bank Limited, Jana Small Finance Bank Limited, Karnataka Bank Limited, Karur Vysya Bank Limited, Kotak Mahindra Bank Limited, Oxyzo Financial Services Limited, Punjab National Bank , South IndianBank Limited, State Bank of India, Tata Capital Limited, Uco Bank, Ujjivan Small Finance Bank Limited, Union Bank of India, Vivriti Capital Limited, Woori Bank, Yes Bank Limited, Vistra ITCL (India) Limited, Poonawalla Fincorp Limited. State Bank of

	Mauritius, Vardhman Trusteeship Private Limited, Capital Small Finance Bank Ltd, Kerala Financial Corporation, Northern Arc, KOOKMIN Bank, Standard Chartered Bank, Utkarsh Small Finance Bank Limited
Final Redemption Date	December 31, 2027
Financial Indebtedness	Means borrowings of the Company classified as debt
General Information Document	means the General Information Document issued by the Issuer dated December 04,2024 for the purpose of issue of the non-convertible securities on a private placement basis in accordance with Applicable Laws.
Hypothecation	has the meaning given to it in the Section 2.5 (*Issue Details*).
Ind- Ra	India Ratings and Research Private Limited
Issue	means the private placement of the Debentures.
Deemed Issue Closing Date	June 30, 2025
Deemed Issue Opening Date	June 30, 2025
Key Information Document	This Key Information Document dated June 26, 2025
Majority Debenture Holders	Shall mean, such number of Debenture Holders collectively holding more than 51% (fifty percent) of the value of the nominal amount of the Debentures for the time being outstanding.
Material Adverse Effect	As per Debenture Trust Deed
Net Worth	has the meaning given to it in the Act.
Offer Document/Information Document/Disclosure Document	Means the General information Document and Key Information Document
Outstanding Amounts	means the Outstanding Principal Amounts, together with all interest, fees, costs, commissions, charges, Trustee fees and other amounts due and payable by the Company under or in respect of the Debenture Trust Deed or any Transaction Document
Outstanding Principal Amount	means the Outstanding Principal Amounts, together with all interest, fees, costs, commissions, charges, Trustee fees and other amounts due and payable by the Company under or in respect of the Debenture Trust Deed or any Transaction Document.
Payment Default	Each of the following additional rate of interest, if applicable, shall be the Default Interest under the Debentures. Provided that the Default Interest shall only be payable on the occurrence of the following events: **Payment Default:** Default interest at 2% (Two percent) per annum over the Coupon Rate. **Breach of Covenants**: Default interest at 2% (Two percent) per annum over the Coupon Rate. Failure to create, perfect or maintain security as per terms of the transaction documents: Default interest at 3% (Three percent) per annum over the Coupon Rate
Payment Obligations	Refer Annexure **IV**
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	The Issuer shall utilise towards funding the below objects: **(a)** towards repayment or refinancing of existing debt of the Company, **(b)** General Corporate Purposes (including but not restricted to routine capital expenditure, renovations, strategic initiatives, partnerships,
	meeting any expenditure in relation to our Company as well as meeting exigencies which our Company may face in the ordinary course of business, or any other purposes as may be approved by the Board of Directors) **(c)** to finance the growth of the portfolio of the Issuer as is permitted for bank finance by the Reserve Bank of India and to augment the long term growth of the Issuer (the "**Purpose**"). **(d)** The Issuer undertakes that no part of the proceeds of the Debentures shall be utilized by the Issuer directly or indirectly towards capital markets (including equity, and equity linked instruments or any other capital market land activities), any payments towards dividends, any speculative purposes, any activity in the exclusion list or investment in the real estate sector. **(e)** The Issuer undertakes that the proceeds of the Debentures shall not be utilised in any manner for onward lending to other non-banking financial companies and/or financial institutions without the prior written permission of the Debenture Holder(s) and shall be utilised in accordance with Applicable Law.
Rating	IND A-/Stable
Rating Agent	India Ratings and Research Private Limited
Record Date	Means the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be the date falling 15 (Fifteen) calendar days prior to any Due Date
Redemption Date	means each of the Final Redemption Date and the dates on which a Redemption Payment is required to be made as more particularly set out in Annexure IV this Key Information Document.
Redemption Payment	means the payment of the Outstanding Principal Amounts of the Debentures on the Redemption Dates (including the Final Redemption Date) or any other date in accordance with the Debenture Trust Deed.
R&T Agent/Registrar	shall mean KFin Technologies Limited, a company incorporated and validly existing under the Companies Act, 2013 with corporate identification number L72400TG2017PLC117649 and having its registered office at Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Rangareddi, Hyderabad Telangana – 500032, India.
Security Cover	has the meaning given to it in the Section 2.5 (*Issue Details*).
Stock Exchange	shall mean BSE
SEBI Debenture Trustees Master Circular	shall mean a master circular dated 31st March 2023 issued by SEBI titled "Master Circular for Debenture Trustees", bearing reference number SEBI/HO/DDHS/P/CIR/2023/50 under SEBI (Debenture Trustee) Regulations, 1993 and updated as on July 6, 2023, SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, as amended from time to time
Transaction Documents	The documents executed or to be executed in relation to the issuance of the Debentures as more particularly set out in Section 2.5 of this Key Information Document.
WDM	Wholesale Debt Market segment of the BSE

SECTION 2: REGULATORY DISCLOSURES

This Key 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.

2.1 Expenses of the issue:

(₹ in Lakhs)

Particulars of expenses	Amount	Percentage of total expenses	Percentage of total issue size
Lead Manager Fees	2	2.38	0.03
Underwriting Commission	0	0.00	0.00
Brokerage, selling commission and upload fees	0	0.00	0.00
Fees payable to the registrar to the issue	0.29	0.34	0.00
Fees payable to the legal advisors	2.5	2.97	0.03
Advertising and marketing Expenses	0	0.00	0.00
Fees payable to the regulators including stock exchange	0.8	0.95	0.01
Expenses incurred on printing and distribution of issue stationary	0	0.00	0.00
Any other fees, commission or payments under whatsoever nomenclature	77	91.57	1.03
Trustee Remuneration	1.5	1.78	0.02
Total	84.09	100.00	1.12

2.2 Debt-Equity Ratio of the Company: (As of March 31, 2025)

Before the issue	4.97
After the issue	5.04

2.3 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.

Not Applicable

2.4 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 Master Circular, Security as may be amended and modified from time to time.

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

The cashflows emanating from the Debentures, by way of an illustration, are set out in Annexure IV of this Key Information Document.

2.5 Issue Details applicable for this issuance of the Debentures under this Key Information Document:

DESCRIPTION	PARTICULARS
Security Name (***Name of the non-convertible securities which includes Coupon / dividend, Issuer Name and maturity year***)	10.00% KFL December 2027
Issuer/Company	Kosamattam Finance Limited ("**KFL**")
Promoters	Mr. Mathew K. Cherian and Ms. Laila Mathew
Group Entities	Entities that are ultimately promoted and controlled by Mr. Mathew K Cherian and/or Ms. Laila Mathew including: Kosamattam Ventures (P) Limited, M/s Kosamattam Security Systems, Kosamattam Traders LLP, and MKC Trust
Guarantor(s)	Mr. Mathew K Cherian & Laila Mathew
Debenture Trustee	Vardhman Trusteeship Pvt Ltd.
Legal Counsel	Crawford Bayley & Co.
Lead Manager /Merchant Banker	SKI Capital Services Limited
Type of Instrument	Non-Convertible Debentures
Nature of Instrument (Secured or Unsecured)	Secured Rated Listed Redeemable Non-Convertible Debentures.
Seniority (Senior or subordinated)	Senior
Ranking	Each debentures issued by the Issuer will constitute direct, senior and secured obligations of the Issuer. The claims of the Debenture Holders shall be akin to the claims of senior, secured investors/Subscribers and shall rank pari passu to all senior, secured indebtedness of the Issuer. Each of the Debenture Holders of this Series shall inter-se rank pari passu in relation to their rights and benefits in relation to the Debentures, without any preference or privilege.
Mode of Issue	Private placement
Eligible Investors	The following categories of Investors, when specifically approached, and identified upfront by the Issuer, shall be eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form: a) Companies and Bodies Corporate; b) Mutual funds, Venture Capital Funds, Alternative Investment Funds and Foreign Venture Capital Investors registered with the Securities and Exchange Board of India; c) Foreign Portfolio Investors other than individuals, corporate bodies and family offices; d) Public financial institutions; e) Insurance companies registered with the Insurance Regulatory and Development Authority of India; f) Provident, Pension, Gratuity and Superannuation Fund Trusts; g) Housing Finance Companies registered with the National Housing Bank (NHB)/ RBI;

	h) Trusts (including public charitable trusts), Association of Persons, Societies registered under the applicable laws in India; i) Resident Individual Investors and Hindu Undivided Families (excluding minors); j) Partnership Firms and Limited Liability Partnership Firms; k) NBFCs registered with RBI; and l) Any other person/ entity those are eligible to invest in bonds/ debentures as per the concerned guidelines and regulations and permitted under Applicable Laws. Any other person eligible to invest in the Debentures subject the relevant prevalent guidelines and as permitted under Applicable Laws. All Eligible Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	The Debentures are to be listed on the WDM of the BSE within a maximum period of 3 (Three) working days of the date of closing of the Issue. In accordance with the SEBI Debt Listing Regulations, in case of a delay by the Company in listing the Debentures beyond 3 (Three) working days from the date of closing of the Issue, the Company shall (i) make payment to the Debenture Holders of 1% (One Percent) p.a. over the Coupon Rate from the expiry of 3 (Three) working days from the date of closing of the Issue till the listing of such Debentures; and (ii) be permitted to utilise the issue proceeds of its subsequent two privately placed issuances of securities only after having received final listing approval from BSE in respect of the listing of Debentures.
Rating of the Instrument	"IND A- / Stable " (pronounced as "India Ratings A minus with stable outlook ")
Issue Size	Private placement of Secured, Redeemable, Non-Convertible Debentures (NCD) of INR 75 Crores (Rupees Seventy-Five Crores Only)
Minimum subscription	The minimum subscription for the Issue shall be 1000 Debentures and in multiples of 1 Debenture thereafter.
Objects of the Issue / Purpose for which there is requirement of funds	To raise secured debt to the extent up to INR 75 Crores (Rupees Seventy-Five Crores only). The Issuer shall utilise towards funding the below objects: (a) towards repayment or refinancing of existing debt of the Company, (b) General Corporate Purposes (including but not restricted to routine capital expenditure, renovations, strategic initiatives, partnerships, meeting any expenditure in relation to our Company as well as meeting exigencies which our Company may face in the ordinary course of business, or any other purposes as may be approved by the Board of Directors) (c) to finance the growth of the portfolio of the Issuer as is permitted for bank finance by the Reserve Bank of India and to augment the long term growth of the Issuer (the "**Purpose**"). The Issuer undertakes that no part of the proceeds of the Debentures shall be utilized by the Issuer directly or indirectly towards capital markets (including equity, and equity linked instruments or any other capital market land activities), any payments towards dividends, any speculative purposes, any activity in the exclusion list or investment in the real estate sector. The Issuer undertakes that the proceeds of the Debentures shall not be utilised in any manner for onward lending to other non-banking financial companies and/or financial institutions without the prior written permission of the Debenture Holder(s) and shall be utilised in

	accordance with Applicable Law.
Coupon Rate	10.00% p.a.p.m (Ten percent per annum) payable monthly.
Step Up/ Step Down Coupon Rate	Step up in coupon of up to 50 basis points for each notch downgrade from the current rating of the Issuer i.e 'A-' by any rating agency during the tenor of the debentures. However, in case rating is upgraded after any rating downgrade, The coupon shall be decreased by 50 basis points for each notch upgrade in the rating of the Issuer by such rating agency up to the existing rating i.e. restored to 'A-'. In the event of multiple ratings, the lowest of the ratings available for long term borrowings shall be taken into account for purposes of this clause. For avoidance of doubt, it is hereby clarified that, in no circumstance, the coupon rate shall go below the initial Coupon Rate
Coupon Payment Frequency	Monthly
Principal Payment Frequency	Bullet at Maturity
Day Count Basis	Actual / Actual
Interest on Application Money	At the Coupon Rate (subject to deduction of tax at source under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) from the credit of subscription monies in respect of the Debentures, until 1 (One) day prior to the Deemed Date of Allotment and the same shall be paid to the relevant Investors within 7 (Seven) Business Days from the Deemed Date of Allotment. Where Pay-in Date and Deemed Date of Allotment are the same, no interest on application money is to be paid.
Default Interest Rate	(a) In case of failure by the Issuer in the performance of its payment obligations under the Debentures on the relevant Due Dates, the Issuer shall be liable to pay further default interest which shall be calculated at 2% (Two Percent) per annum over and above the Coupon Rate computed on the entire obligations, outstanding on the Debentures, for the period commencing from the date of the default and expiring on the date on which the default ceases or has been remedied or waived. The default interest under the terms of this paragraph may be waived by the Majority Debenture Holder(s) in the event the failure by the Issuer in the performance of its payment obligations is for the following technical reasons as set below and does not exceed 2 (Two) Business Days from the date of such failure to pay: (i) The Due Date for such payment falls on a day which is not a Business Day. (ii) Payment infrastructure i.e. RTGS transfers, experiencing any downtime (b) Without prejudice to any other rights and remedies available to the Debenture Trustee pursuant to the terms of Transaction Documents, in case of default by the Issuer in the performance of any other covenants, including Financial Covenants as provided for in the Debenture Trust Deed, the Issuer shall be liable to pay default interest which shall be calculated at 2% (Two Percent) per annum over the Coupon Rate computed on the entire obligations, outstanding on the Debentures, for the period commencing from the date of the default and expiring on the date on which the default ceases or has been remedied or waived. (The default interest payable in terms of this paragraph is hereinafter referred to as the "**Default Interest**").

Delay Penalty	In the case of a delay in the execution of Debenture Trust Deed and/ or the Deed of Hypothecation, the Issuer shall refund the subscription with the agreed rate of interest or shall pay penal interest of 2% (Two Percent) per annum over and above the applicable Coupon Rate until such time the conditions have been complied with at the option of the Investor.
Tenor	29 (Twenty-Nine) Months and 30 (Thirty) Days from the Deemed Date of Allotment
Deemed Redemption Date / Maturity Date /	December 31, 2027
Redemption Premium/ Discount	N.A.
Issue Price	INR 10,000 /- (Rupees Ten Thousand only) per Debenture
Put Option Date	Not Applicable
Put Option Price	Not Applicable
Call Option Date	Not Applicable
Call Option Price	Not Applicable
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	Not Applicable
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	Not Applicable
Face Value	INR 10,000 (Rupees Ten Thousand only) per Debenture
Minimum Application and in multiples of thereafter	The minimum application size for the Issue shall be 1000 Debentures and in multiples of 1 Debenture thereafter.
Issue Timing (Deemed)	Issue Opening Date: June 30, 2025 Issue Closing Date: June 30, 2025 Pay-in Date: July 01, 2025 Deemed Date of Allotment: July 01, 2025
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Through Clearing Corporation
Depositories	NSDL and CDSL
Business Day	A 'working day' as defined under the SEBI NCS Regulations and shall refer to a day when commercial banks are open for business in Mumbai. Explanation: For the purpose of this definition, in respect of: *The time period between the Issue Closing Date and the listing of the Debentures on the Stock Exchanges: 'Business Day' means all trading days of the Stock Exchanges for Debentures as specified by the SEBI, excluding Saturdays, Sundays and bank holidays, as specified by the RBI.*
Business Day Convention	• If any coupon payment date falls on a day that is not a Business Day, the payment shall be made on the immediately succeeding Business Day. • If the redemption date of the Debentures falls on a day that is not a Business Day, the redemption proceeds shall be paid on the immediately preceding working day • If the Maturity Date (also the last coupon payment date) of the Debentures falls on a day that is not a Business Day, the redemption proceeds and coupon payment shall be paid on the immediately preceding Business Day.
Record Date	The date which will be used for determining the Debenture Holder(s)

	who shall be entitled to receive the amounts due on any Due Date, which shall be the date falling 15 (Fifteen) calendar days prior to any Due Date.
Personal Guarantee	The Debentures shall be guaranteed by way of unconditional and irrevocable personal guarantees to be provided by the Personal Guarantors pursuant to the Personal Guarantees in favour of the Debenture Trustee (acting on behalf of and for the benefit of the Debenture Holders), to be executed in a form and manner satisfactory to the Debenture Trustee.
Description regarding Security (where applicable) 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 Offer Document / Information Memorandum.	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 initially (i.e. for a period of 45 days from the Date of Allotment) by an exclusive charge over the immovable assets by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders). The value of security so provided based on this exclusive charge shall be equal to 1 (One) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures. After completion of 45 days, the above referred exclusive security shall be restructured / modified by replacing immovable assets to a 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 (as set out more particularly in the Deed of Hypothecation), ("**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**"): The underlying loans and advances provided as security should meet the below criteria for the purpose of Asset Cover calculation ("Eligibility Criteria"): 1. The underlying loan should be non NPA 2. the receivables are existing at the time of selection and have not been terminated or pre-paid; 3. the receivables have not been restructured or rescheduled; Loans constituting the Portfolio must be originated on the basis of criteria specified below: 4. All required KYC has been completed 5. All underlying loans shall be secured by Gold ornaments Loans constituting the Portfolio must be in the form of loans extended to individuals (excluding jewellers and pawn brokers) secured against the gold jewels pledged • 90% of the loans originated from the Facility shall not exceed Indian Rupees INR 10 lakhs to a single borrower. • The Loans constituting the Portfolio must be loans directly originated by the Company and not loans purchased from a third party. • Receivables from related parties shall not be included in Hypothecated Assets . Receivable from co-lent loans shall not be included in the Hypothecated Assets under this facility agreement. To clarify only receivables from loans entirely on the balance sheet of the Company shall be included in the Hypothecated Assets .

	• All gold finance must have a comprehensive cover and not merely third party insurance cover. The Issuer undertakes: 6. to maintain the value of the Asset Cover at all times till the obligations under the Issue are discharged. 7. to create the security over the Hypothecated Assets by executing a duly stamped deed of hypothecation ("**Deed of Hypothecation**") at least 1 (One) day prior to filing of the listing application with BSE for listing of the Debentures in accordance with and no later than prior to the Deemed Date of Allotment; 8. To perfect the security created over the Hypothecated Assets by filing the relevant Form CHG-9 with the Registrar of Companies immediately and no later than 30 (Thirty) calendar days from the date of execution of the Debenture Trust Deed. 9. Upon the execution of the Deed of Hypothecation, in the event of any fall in the Asset Cover, additional Hypothecated Assets shall be taken in the manner as provided for in the Deed of Hypothecation 10. The receivables constituting the Hypothecated Assets shall meet the selection criteria as set out above and in more detail under the Deed of Hypothecation. 11. The Issuer shall also provide the Debenture Trustee with a CA certified quarterly asset cover certificate, within 60 days from the end of each quarter, certifying that the total value of the assets over which *pari passu* charge has been created in favour of the Debenture Trustee and is sufficient to maintain adequate security cover for the Company's financial debt. 12. To pay a penal interest of 2.0% (Two Percent) p.a. over the coupon date in case there is any delay of more than 30 days owing to any technical issues in the creation, registration and perfection of the security over the Hypothecated Assets; 13. the issuer shall provide a stock statement/details of the receivable of the company on a monthly basis (within 15 days from the end of each month) to the Debenture Trustee 14. To add fresh loan assets to the Security Cover to ensure that the value of the Hypothecated Assets is equal to 1.10 (One decimal one zero points) time or 110.0% (One hundred ten percent) the aggregate amount of principal outstanding of the NCDs where at least 1.10x (One decimal one zero point) time or 110.0% (One hundred ten percent) of the security cover is from Loan Receivables. 15. To replace Hypothecated Receivables that have been overdue for more than 60 days with current receivables. Such replacement shall be affected within 15 (Fifteen) Business Days of the Hypothecated Assets becoming overdue (by more than 60 days) All disclosures with respect to creation of security are in confirmation with the clauses of debenture trustee agreement. The Issuer shall do the required filling including with Sub-registrar and Registrar of Companies or Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) or Depository etc., as applicable.

	To be defined in DOH: "**Receivables**" shall mean the aggregate of all the amounts due together with all other monies whatsoever stipulated in or payable by the Obligors to the Company under the relevant Underlying Documents and other related deeds and documents, including without limitation: balance principal repayments, overdue interest, overdue principal amount, scheduled interest, default or additional interest, accrued interest, additional / late payment charges, bounced cheque charges, annual fees, deferment charges, collection charges due, liquidated damages, amounts receivable on prepayment and/or foreclosure, premia on prepayment, insurance proceeds, all proceeds arising pursuant to a sale or disposal of the relevant security created under the Loan Documents (whether pursuant to an enforcement action in accordance with the Underlying Documents or otherwise), costs, charges, expenses and fees together with all amounts due and payable on account of delayed payments and all other monies whatsoever if any, payable by identified loan Obligors under the Underlying Documents whether by way of past overdues or future payments, indemnities and damages or other charges. **"Loans"** shall mean collectively the rupee loan facilities advanced by the Company to the various Obligors on the terms and conditions set forth in the Loan Agreement(s), and "Loan" shall mean each such individual loan facility
Transaction Documents	The Issuer has executed/ shall execute the documents including but not limited to the following, as required, in connection with the Issue as per Latest SEBI Guidelines / Companies Act 2013 (as applicable) for issuance of NCDs through Private Placement: 1. Letter appointing Trustees to the Debenture Holders; 2. Debenture Trusteeship Agreement; 3. Debenture Trust Deed; 4. Deed of Mortgage and/ or Deed of Hypothecation 5. Placement Memorandum; 6. General information Document (GID)and Key Information Document (KID) 7. Board Resolution authorizing this Issuance; 8. Applicable Shareholder Resolutions under the Companies Act 2013; 9. Rating Letter with the aforesaid Rating Agency(ies) with respect to this Issuance; and 10. Tripartite Agreements with the Depository(ies) and Registrar & Transfer Agent 11. Personal Guarantee Documents by the Guarantors Any other documents as may be agreed between the Parties All transaction documents will comply with the requirements prescribed by the RBI (if applicable), SEBI (if applicable) and under the Companies Act, 2013 for the issuance of non-convertible debentures.
Conditions Precedent to Disbursement	The Company shall fulfil the following Conditions Precedent the satisfaction of the Debenture Trustee and submit Conditions Precedent documentation where applicable to the Debenture Trustee, prior to the Deemed Date of Allotment: (a) The Company shall have obtained all corporate approvals from the Board of Directors authorizing the issue of Debentures as also execution of the necessary documents in

		that behalf and a certified true copy of the resolution of the shareholders of the Company under section 180(1)(a) and Section 180(1)(c) of the Companies Act, 2013 and the execution, delivery and performance by the Company of the Transaction Documents in accordance with the Companies Act, 2013, the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Companies (Share Capital and Debentures) Rules, 2014 and other rules prescribed;
	(b)	A certified true copy of the special resolution passed pursuant to Section 180 of the Companies Act, 2013
	(c)	The Company shall have obtained the governmental and issued the corporate authorizations (including board / committee resolution permitting the issuance of the Debentures and the listing of the Debentures), as applicable.
	(d)	Copies of the Form MGT-14, pertaining to the resolution dated December 19, 2024, passed by the shareholders of the Company.
	(e)	Receipt of all applicable consents/no-objection certificates by the Company from its existing lenders (as applicable)
	(f)	In the event there are no no-objection certificates required to be obtained from the existing lenders of the Company under paragraph above, a certificate from an independent chartered accountant certifying that (i) a no-objection certificate is not required to be obtained from any existing lenders of the Company and (ii) the existing lenders of the Company hold a pari-passu charge over the Secured Hypothecated Gold Ornaments and no pari passu charge on the other assets of the Company.
	(g)	Evidence of receipt of an ISIN from the Depository in relation to the issuance of the Debentures in dematerialised form
	(h)	Evidence on appointment of Debenture Trustee and submission of consent letter of the Debenture Trustee to act as the trustee for the Issue.
	(i)	Evidence of payment of the stamp duty on Debentures, by the Company to the concerned Depository
	(j)	Execution by the Company of the Debenture Trustee Agreement, the Deed of Hypothecation and the Debenture Trust Deed, in a form and manner satisfactory to the Debenture Trustee shall have taken place;
	(k)	The Company shall have submitted to the Debenture Trustee, the rating letter from the Rating Agency within a minimum credit rating of “IND A- / Stable ” (pronounced as “India Ratings A minus”) with a “Stable” outlook;
	(l)	The Company shall have submitted to the Debenture Holders or the Debenture Trustee, all required documents for the purpose of satisfying its respective know your customer requirements;
	(m)	The Company shall have submitted to the Debenture Trustee a certified true copy of the constitutional documents of the

	Company and the Certificate of Incorporation; (n) The Company shall have submitted to the Debenture Trustee, its audited account statements for the most recent financial year or audited financial half-year. (o) The Company shall have provided a certificate to the Debenture Trustee, (including board resolution permitting issuer for listing of securities), confirming that issuance and allotment of the Debentures would not cause any borrowing, or similar limit binding on the Issuer to be exceeded. (p) The Company shall have obtained the consent letter from the Debenture Trustee; (q) The Company shall provide such other undertaking as may be required by the Debenture Holder(s); (r) The Company shall ensure that all necessary approvals have been obtained for the Issue. (s) Due diligence certificate to be issued by the Debenture Trustee as per format specified in Annexure A of the SEBI Monitoring Circular, to the Company and Company to file it with the Stock Exchange(s) at the time of filing the relevant Disclosure Document; and (t) The Company shall have submitted any other documents that may be requested by the Debenture Trustee and/or the Debenture Holders. (u) Any other as defined in Debenture Trust Deed
Conditions Subsequent to Disbursement	The Issuer shall ensure that the following documents are executed/activities are completed as per the time frame stipulated in the Debenture Trust Deed (a) On or prior to the utilisation of the subscription monies by the Company in respect of the Debentures and in any case, within 15 (Fifteen) days from the Deemed Date of Allotment, the Company shall file of a return of allotment on the issue of the Debentures in Form PAS-3 specified pursuant to Rule 12 and 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, along with the requisite fee with the Registrar of Companies; (b) Within 2 (Two) Business Days from the Deemed Date of Allotment, the Company shall ensure credit of dematerialised account(s) of the allottee(s) of the Debentures with the number of Debentures allotted; (c) Within 3 (Three) Business Days from the date of closing of the Issue, the Company shall list the Debentures on the BSE and obtain the listing approval from the BSE; (d) Filing of the relevant forms with the Registrar of Companies for the perfection of charge over the Hypothecated Assets within and no later 30 (Thirty) calendar days from the date of execution of the Debenture Trust Deed; (e) The Company shall ensure compliance with SEBI / Companies Act, 2013 (as applicable) for issuance of Debentures.

	(f) Final signed Legal opinion from legal counsel within 30 days from the Deemed Date of Allotment confirming validity of the Transaction Documents and compliance with Conditions Precedent and Conditions Subsequent (g) Any other as defined in Debenture Trust Deed
Related Party Transactions	Without prior written intimation to the Debenture Trustee, the Issuer shall not enter into or perform any transaction(s) with a related party other than transactions which are related to portfolio origination, portfolio management, technology services, loss cover, shared services, salary & allowance, Debenture/subdebt holding/ redemption, debenture/subdebt interest, rent/ maintenance charges paid, travelling expenses, rent received, interest on loan outstanding , commission received, , purchase of marketing activities, IT Consultancy & support services, Sitting fee between Related parties and Company and the same shall be reported on a quarterly basis. Without prejudice to the foregoing, the Issuer shall not without the prior written consent of the Debenture Trustee enter into any transaction(s) (i) whereby the overall outstanding amount owed to the Issuer under all such transactions exceeds 5.00% (Five Point Zero Zero percent) of its net worth, (ii) whereby the overall expense incurred through such transactions during any financial year exceeds 10.00% (Ten Point Zero Zero percent) of its net profit; (iii) provide any guarantee for any indebtedness of a related party. The Debenture Trustee shall be granted access to any additional information that it deems necessary to monitor and evaluate this covenant. The Issuer shall report all transactions with the related parties irrespective of the aforementioned thresholds on a quarterly basis to the Debenture trustee. The Debenture Trustee shall be granted access to any additional information that it deems necessary to monitor and evaluate this covenant. *For the purposes of this clause, the terms 'net worth' and 'related party' shall respectively have the meaning ascribed to them in sections 2 (57) and 2 (76) of the Companies Act, 2013 (and the Rules framed thereunder).*
Early Redemption Events	Breach of the following covenants: a) Affirmative Covenants b) Rating Covenants c) Negative Covenants d) Management Covenants e) Financial Covenants f) Reporting Covenants where such breach is not cured within 15 (Fifteen) calendar days.
Early Redemption	In the event of any ("**Early Redemption Event**") getting triggered, the Debenture Trustee (acting on behalf of any Debenture Holder) will have the right to recall the outstanding amount in the NCD, in the following manner:

	a) The Issuer shall promptly and in any case not later than 1 (one) business day from occurrence inform the Debenture Trustee of the occurrence of an Early Redemption Event. The Debenture Trustee shall on the same day on receiving the information from the Issuer, inform the Debenture Holders of the occurrence an Early Redemption Event. b) The Debenture Holders have the option (but not the obligation) to require the Issuer to redeem the Debentures. The Debenture Trustee (acting on behalf of any Debenture Holder) shall issue a notice to the Issuer within 7 (Seven) business days of occurrence of the Early Redemption Event of the requirement to redeem the Debentures. Such notice shall be issued in accordance and in compliance with the timelines set out in the SEBI NCS Regulations. c) Following the providing of the notice in (b) above, the Issuer shall redeem the Debentures within 10 days from the date of receiving the notice from the Debenture Trustee (acting on behalf of any Debenture Holder). The detailed procedure for the exercise of the early redemption option, in accordance with Regulation 15 of the SEBI NCS Regulations, shall be set out in the DTD.
Events of Default *(including manner of voting /conditions of joining Inter Creditor Agreement)*	Customary for financings of this nature and others appropriate in the judgment of the Debenture Holders, including but not limited to: a) Failure on the part of the Company to pay all or any part of any payment obligation (including principal, coupon, default interest etc) in respect of the Debenture and under the Transaction Documents on their respective due dates. b) Issuer has defaulted in making any payments due on any of its financial indebtedness or Event of default is declared by any financial creditor c) Any corporate action, legal proceedings or other procedure or step is taken in relation to the Issuer in relation to the suspension of payments, a moratorium of any indebtedness, winding-up, insolvency, dissolution, administration or re-organisation of the Issuer with an intention of winding up or liquidating or declaring the Issuer insolvent (by way of voluntary arrangement, scheme of arrangement or otherwise); or a composition, compromise, assignment or arrangement with any creditor of the Issuer; or appointment of a liquidator, supervisor, receiver, administrative receiver, administrator, compulsory manager, trustee or other similar officer in respect of the Issuer or any of its assets. d) One or more legal or governmental proceedings have been initiated against the Issuer, which has a material adverse effect, in the opinion of the debenture trustee e) The Issuer fails to comply with any of the covenants set out under any of the transaction documents and the same is not cured within the cure period (if any). f) The Company is declared to be in default by respective investor/purchaser/trustee in writing in relation to servicing obligations undertaken by it with respect to the direct assignment transactions or securitisation transactions wherein the Company is the originator of loans assigned/securitised and the same is not resolved or disputed in 10 days g) Issuer is unable or admits in writing its inability to pay its debts as they mature or suspends making payment of any of

	its debts, by reason of actual or anticipated financial difficulties or proceedings for taking it into liquidation have been admitted by any competent court or a moratorium or other protection from its creditors is declared or imposed in respect of any indebtedness of the Company; h) A receiver or liquidator, provisional liquidator, supervisor, receiver, administrative receiver, administrator, compulsory manager, trustee or other similar officer in respect of the Company or any of its assets is appointed or allowed to be appointed of all or any part of the undertaking of the Company; i) A petition for the reorganization, arrangement, adjustment, winding up or composition of debts of the Company is filed on the Company (voluntary or otherwise) or have been admitted or makes an assignment for the benefit of its creditors generally and such proceeding is not contested by the company for staying, quashing or dismissed within 15 (Fifteen) days; j) Cross default of the Issuer or it Parent Company or any of the subsidiary company (present or future) k) Inability to Pay Debts/ Distress l) Issuer is unable to maintain the required cover on Asset Cover for a continuous period of 7 (seven) Business Days; m) Any or all the representations and warranties provided by the Issuer under any debenture document or any of the assignment documents, being untrue, incomplete, incorrect or misleading; n) Any execution that affects any assets of the Issuer, which in the opinion of the debenture trustee has a material adverse effect; o) It is, or becomes, unlawful for the Issuer to perform any of its obligations under the debenture documents, including those related to the outstanding amounts and/or the security; p) The Issuer repudiates a debenture document to which it is a party or evidences an intention to repudiate the debenture documents q) Any attachment, expropriation, sequestration, distress, governmental order, invalidity or unlawfulness of structure r) Any Governmental Authority condemns, nationalizes, seizes, expropriates or otherwise assumes custody or control of all or any substantial part of the business, operations, property or other assets (including assets forming part of the security) of the Company or of its share capital, or takes any action for the dissolution of the Company or any action that would prevent the Company or its officers from carrying on all or a substantial part of its business or operations; g) Misrepresentation or misleading information in any of the Transaction Documents s) Unlawfulness by Issuer t) Creditors' processes initiated against the Company u) Any material act of fraud, embezzlement, misstatement, misappropriation, or siphoning off of the Issuer/Promoter funds or revenues or any other act having a similar effect being committed by the management or an officer of the Issuer/ Promoter v) The Company has taken or suffered to be taken any action for reduction of its capital or any rearrangement, merger or amalgamation without the prior written approval of the Debenture Trustee; w) Promoters or key management personnel of the Company being declared willful defaulter.

	x) The promoter/s and/or the directors of the Company are convicted of criminal offence involving moral turpitude, dishonesty or which otherwise impinges on the integrity of the promoter/s and/or director, including any accusations, charges and/or convictions of any offence relating to bribery; y) Erosion of 50% or more of the Company's net worth starting March 31, 2025; z) Change of cessation of business of the Issuer aa) Material adverse effect on the Issuer 'Material Adverse Effect' shall mean the effect or consequence of an event, circumstance, occurrence or condition which has caused, as of any date of determination, a material and adverse effect on (i) the financial condition, business or operation of the Issuer where net worth erodes by more than 10%; (ii) the ability of the Issuer to perform their obligations under the Transaction Documents; or (iii) the validity or enforceability of any of the Transaction Documents (including the ability of any party to enforce any of its remedies thereunder). bb) If the Company is declared an insolvent undertaking under the applicable Insolvency and Bankruptcy Code, 2016, as amended or if a reference has been made to the relevant bench of the National Company Law Tribunal, by a creditor under the said code and the Company has not resolved the complaint or is nationalized or is under the management of the Central Government or the Company takes advantage of any law for the relief of insolvent debtors cc) If the Company enters into any merger / demerger / amalgamation / scheme of arrangement / slump sale transaction without the consent of Debenture Trustee dd) Failure to meet standards in one successive Discretionary Audits conducted by the debenture trustee on behalf on debenture holders. ee) Restructuring of any borrowing arrangement. ff) Enforcement proceedings initiated upon the order of any court or statutory authority that impinges the continued ongoing operations gg) Any business restriction imposed by RBI/SEBI upon the company which prohibits the company to disburse fresh loans hh) Any corporate action, legal proceedings or other procedure or step is taken in relation to - enforcement of any security over any assets of the Company or any affiliate. ii) Moneys, if held, in trust by the Issuer for the benefit of the investor or debenture trustee are jeopardized for any reason whatsoever and the Issuer does not immediately make good the loss of such monies. jj) Failure to credit the Debentures to the dematerialized account of the Debenture Holders with the Depositories within 2 (Two) business days from the Deemed Date of Allotment of the Debentures kk) Any of the Transaction Documentation ceases to be in full force and effect or is terminated prior to maturity ll) Delisting of Debentures from stock exchange or failure to list mm) Revocation of operating licenses of the Company And as set out in greater detail in the Debenture Trust Deed Subject to the approval of the debenture holders and the conditions as may be specified by the SEBI from time to time, the Debenture Trustee, on behalf of the debenture holders, may enter into inter-creditor agreements provided under the framework specified by the Reserve Bank of India. The voting shall be through show of hands or

	poll or through such other manner as the Majority Debenture Holder/s may deem fit.
Consequences of Events of Default	On and at any time after the occurrence of an Event of Default, unless such Event of Default at the request of the Company is expressly waived by the Debenture Trustee acting on the instructions of the Majority Debenture Holder(s), the Debenture Trustee shall if so, directed by any of the Debenture Holder(s): i. declare that all or part of the obligations be immediately due and payable, whereupon they shall become immediately due and payable; ii. accelerate the redemption of the Debentures; iii. enforce such security in such a manner as the Debenture Holders may deem fit; iv. exercise all the rights and remedies available to it in such manner as Debenture Holders may deem fit without intervention of the Court and without having to obtain any consent of the Issuer; v. With effected from Event of Default, any amount collected by the issuer from the underlying loans provided as security shall be hold by the Company for the benefit and trust of the Debenture holders and cannot be utilised for any purpose other than paying to the debenture holders. vi. without prejudice to its other rights hereunder or under IBC or any other applicable Law, in its sole discretion to exercise all the rights, powers and remedies vested in it for the protection, perfection and enforcement of its rights in respect of the Security herein. vii. ask the Issuer to assign the Hypothecated Assets to a Trust and appoint a Servicer to the Trust for doing collections. Issuer shall provide all the required support for assigning the Hypothecated Assets to the Trust including but not limited to entering into the assignment agreement and other transaction document. The Issuer also hereby agrees to provide all the required support to the Servicer of the Trust.
Reporting Covenants	1. **MONTHLY REPORTS** – Month end ALM table in the RBI format within 25 working days from the end of the month. 2. Quarterly Reports – within 60 (Sixty Five) calendar days from the end of each financial quarter I. Information on financials, operations, portfolio growth & asset quality (static portfolio cuts, collection efficiency and PAR), funding in formats agreeable to the Debenture Holders 3. Financial and other covenant compliance certificate signed by the CFO/authorized signatory of the company. 4. Shareholding Pattern 5. Copy of returns filed with RBI 6. Asset liability management ("ALM") statement of the Company for such quarter as may be applicable; 7. Liquidity position of the Company at the end of such quarter, in a format acceptable to the Debenture Holders 8. Any other operational or financial information as may be required by the investor or debenture trustee 9. Portfolio Cuts Data I. Information on: a. New products introduced, or change in existing product features b. New business correspondent relationships or discontinuance of existing relationships c. Geographical expansion to any new state d. Material changes to the IT / MIS systems

	e. Change in credit bureaus used f. Revision in the Business Plan g. Changes in the Accounting Policy h. Any fraud amounting to more than 5% of GLP 10. AUDITED FINANCIAL STATEMENTS Audited Annual Reports – within 120 (One Hundred and Twenty) calendar days from the end of each financial year 11. Quarterly MIS data pack - giving standard portfolio cuts with corresponding asset quality indicators. To be submitted within 60 days of each quarter end. 12. Event Based Reports – In case of changes initiated by the company requiring approval of the board, the reporting would be 5 days post approval of the board, all others will be 15 days. Following reporting within 30 days 1. Change in list of Board of Directors 2. Change in Shareholding structure 3. Change in senior management officials (any CXO or equivalent) 4. Change in statutory auditors 5. Any fraud amounting to more than 1% of Gross Loan Portfolio 6. Material changes in accounting policy 7. Material change in the constitutional documents of the Company that are prejudicial to the interests of the Debenture Holders 8. New segment of business other than the business carried out by the Issuer presently 9. Material Adverse Effect 10. Any dispute, litigation, investigation or other proceeding which could result in a Material Adverse Effect. 11. Winding up proceedings 12. Any Event of Default or Potential Default, and any steps taken / proposed to remedy the same. 13. Application of insolvency petition under bankruptcy code/NCLT by the Issuer **(a) OTHER COVENANTS** (i) Company shall provide details of a) operational information, b) portfolio cuts, c) monthly disbursements d) monthly dpd statement, e) changes in Board & management, f) liquidity statement and g) changes in shareholding pattern h) auction details on a quarterly basis in the format as specified by the Debenture Trustee. (ii) The Company shall provide stock statement within 10 days of end of every month. CA certified asset cover certificate shall be provided quarterly within 60 days of end of every quarter. (iii) The Issuer shall provide details of transactions with related parties and balances outstanding on a Quarterly basis in the format as specified by the Debenture Trustee. (iv) The Issuer shall provide information on structural liquidity in the format as may be specified by the Debenture Trustee, at the end of every quarterly and as and when required by the Debenture Trustee. (v) The Issuer shall share information about facilities sanctioned to it by other lenders including sanction letters from such other lenders every month.

	(vi) Company shall provide quarterly financial statements to the Debenture Trustee as within 60 days from the end of each quarter. (vii) Company shall provide audited financial statements at the end of each financial year within 120 days from the end of each financial year. (viii) Company shall forthwith provide written notice of any material event adversely impacting its business. (ix) Company shall forthwith provide written notice of occurrence or likely occurrence of any Event of Default. (x) The Issuer shall furnish a certificate issued by a chartered accountant certifying the end use of the proceeds of the Debentures within 60 (Sixty) days from the deemed date of allotment. (xi) The Issuer shall be required to pay a penalty of INR 6,000/- for each day of delay in the event of non-adherence to the above reporting undertaking on a timely basis. (xii) Issuer shall provide promoter's net worth certificate certified by Independent chartered accountant on a yearly basis. (xiii) The company shall take the approval of the Debenture Trustee within 90 days of creation of further encumbrances on the security. In the event of such request by the company, the debenture trustee shall provide its approval for creation of further charges provided that the company provides a certificate from a chartered accountant stating that after creation of such further changes, the required security cover is maintained
Financial Covenants	Issuer Level (KFL) (Standalone basis) 1. **Minimum capital ratio of Tier I Capital and Tier II Capital** to aggregate risk weighted assets on-balance sheet and of risk adjusted value of off-balance sheet items shall not be less than 18.00% (Eighteen Point Zero Zero percent) or as per the regulatory minimum prescribed by the Reserve Bank of India under the NBFC Master Directions, whichever is higher. For the purpose of calculation of minimum capital ratio: (i) first loss credit enhancements provided by the Company on securitization shall be reduced from Tier I Capital and Tier II Capital without any ceiling. (ii) credit enhancements provided by the Company on loans originated on behalf of other institutions shall be reduced from Tier I Capital and Tier II Capital without any ceiling. The deduction shall be made at 50 per cent from Tier I Capital and 50 per cent from Tier II Capital. (iii) It is also clarified that in computing the amount of subordinated debt eligible for inclusion in Tier II Capital, the aforementioned subordinated debt shall be subject to discounting as prescribed by RBI. 2. Leverage or Gearing Ratio shall not exceed 5.75x (Five point Seven Five times) during the tenure of the Debentures. 3. Maximum permissible ratio of sum of the Par > 90 and write-offs (on the Company's entire portfolio including receivables sold or discounted on a non-recourse basis) to Gross Loan Portfolio shall be 2.00% (Two Point Zero Zero percent), write-offs would be calculated for trailing twelve months. 4. Top 10 Gold Loan Customers not to exceed 5% of Equity 5. Gold loan portfolio should remain 95% of AUM 6. Earnings: After-tax Net Income (excluding extraordinary income) to remain positive. The said covenant to be tested on

	a quarterly and on annual basis starting from Dec 31, 2024 and every quarter thereafter. 7. Company to maintain a minimum Tangible Net-worth of Rs. 900 Crores. 8. Net Non Performing Loans (NNPA) to remain below 3% (Three percent) 9. No cumulative negative mismatch in any of the buckets upto one year in the Standard RBI Structural ALM (for this calculation, all the put options or Open Ended Interest Reset shall be considered as maturity). "Debt" means, in respect of the Company, at any time, the aggregate of the following liabilities calculated at only the nominal or principal amount at which the liabilities would be carried in a balance sheet of the Company drawn up at that time (or in the case of any guarantee, indemnity or similar assurance referred to in paragraph (E) below, the maximum liability under the relevant instrument): (a) any moneys borrowed (including by way of issuance of PTCs); (b) any acceptance under any acceptance credit; (c) any bond, loan, note, debenture, commercial paper or other similar instrument; (d) Corporate guarantee, indemnity or similar assurance provided by the Company to any person including subsidiaries, special purpose vehicles, Affiliates and joint ventures in the nature of financial indebtedness but excluding performance related corporate guarantee provided in the form of performance guarantee etc. (Note: all corporate guarantee given by the Company in the nature of financial indebtedness shall be included as part of the Debt);(e) shares which are expressed to be redeemable or any shares or instruments convertible into shares or any shares or other securities which are otherwise the subject of a put option or any form of guarantee (f) any obligation under any put option arrangement or guarantee or indemnity in respect of any put option where that put option or guarantee is granted or entered into primarily as a method of raising or assuring the payment or repayment of any indebtedness Tangible Net Worth shall mean issued and paid up Equity share capital plus all reserves (excluding revaluation reserves and deferred tax assets), CCDs and other forms of compulsory convertible instruments Leverage or Gearing Ratio shall mean the ratio between Debt and Tangible Net Worth of the Company Non Performing Loans is calculated as loans overdue for more than 90 day plus restructured loans plus security receipts of assets sold down to ARCs plus loans written off during last 12 months from testing date divide by the on balance sheet loan book. Gross NPA means percentage of NPAs calculated in accordance with the RBI provision to the total advances of the Company Net NPA means ratio of the amount remaining after deducting, outstanding provisions (provided through profit and loss account) from the Gross NPA to total advances of the Company Open Ended Interest Reset means the date on which the investor/lender has right to change the rate of interest without any cap or floor in their respective transaction document. All the Financial Covenants shall be tested with a written validation of covenant testing from the Issuer on a quarterly basis. Issuer shall provide quarterly certificate of covenant compliance. Breach of any of the above Financial Covenant not cured within 15

<table>
<tr><td></td><td>days from the occurrence of breach or company getting knowledge of breach shall result in occurrence of Event of Default.</td></tr>
<tr><td>Rating Covenant</td><td>i. The long term credit' rating of the Issuer shall not be downgraded and/or assigned to or below "A-" from any of the credit rating agency. Remarks like "Issuer Not Cooperating" should not be affixed to the issuer rating.
Provided however that, in the event that the Company agrees to a similar rating-based covenant with any other lender/ debenture holder but with a higher ratings threshold, such higher rating threshold shall be deemed to be applicable to the terms of this Issue as well and this provision shall be deemed to be automatically modified so as to refer to such higher ratings threshold without the requirement for any further act, deed or thing.
ii. The Company shall ensure that there is no suspension of the credit rating of the Issuer and/ or the Debentures.</td></tr>
<tr><td>Restrictions on Dilution of Stake by Key Shareholders</td><td>Without prejudice to Point 6 under the Section on "Negative Covenants", each of the persons mentioned below (collectively "Key Shareholders" of the promoter company) shall not transfer or encumber the shares of the Issuer held by them collectively which would result in collectively shareholding reducifng below 80% and/or a change in Management Control from that subsisting as of the deemed date of allotment, without the prior consent of the Debenture Trustee.
In case the Key Shareholders provide any undertaking with respect to any borrowings/credit facility availed by the Company stating that the Key Shareholders shall not transfer or encumber the shares of the Issuer held by them without the prior consent of the Debenture Trustee, then the Company shall ensure that the Key Shareholders provide such an undertaking in favour of the Debenture Trustee for this issuance also.
Any change in the stake of the Key Shareholders collectively or severely reducing below 80% requires prior written consent of the Debenture Holders irrespective of change leading to change in control/ownership.
<table>
<tr><th>Name</th><th>Investment type</th><th>Existing %age stake (on a fully diluted basis)</th></tr>
<tr><td>Mathew K Cherian</td><td>Equity</td><td>56.97%</td></tr>
<tr><td>Laila Mathew</td><td>Equity</td><td>13.26%</td></tr>
<tr><td>Kosamattam Ventures (P) Limited</td><td>Equity</td><td>15.83%</td></tr>
</table></td></tr>
<tr><td>Affirmative Covenants</td><td>1. To comply with corporate governance, fair practices code prescribed by the RBI
2. To utilise the proceeds of this issue in accordance with applicable laws and regulations
3. Adherence to the timeline specified (of 45 days from the Date of Allotment) in relation to the modification of security initially offered by way of an exclusive charge to the first ranking pari-passu charge
4. Notification of any potential Event of Default or Event of Default;
5. To ensure presence of at least 1 independent director at all times
6. To provide the Debenture trustee with access to data / information / meetings with the management team for periodical portfolio monitoring</td></tr>
</table>

	7. To promptly inform notice of winding up / other legal proceedings 8. Obtain, comply with and maintain all licenses / authorizations 9. Provide details of any material litigation, arbitration or administrative proceedings (materiality threshold to be finalized during documentation) 10. Maintain internal control for the purpose of (i) preventing fraud on monies lent by the Company; and (ii) preventing money being used for money laundering or illegal purposes 11. Permit visits and inspection of books of records, documents and accounts to debenture holders as and when required by them 12. Comply with any monitoring and/or servicing requests from Debenture Holders
Negative Covenants	The Issuer shall not without the prior written permission of the Debenture Holders and Debenture Trustee, do or undertake to do any of the following: 1. Promoters of the company cease to remain on the board of the company 2. M&A, acquisition, restructuring, amalgamation without approval of Debenture Holders. 3. Change in management control of the company as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. (**"Management Control"**) 4. Change in Promoter as defined in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations. 5. Any change in Board or otherwise which may amount to change in control as defined in the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 6. Shareholding of the promoter & promoter group falls below 80% (Eighty point zero zero percent only). 7. The Issuer shall not, without the prior approval of Majority Debenture Holders, enter into any transaction of merger, de-merger, consolidation, restructuring, re-organization, scheme of arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction; 8. purchase or redeem any of its issued shares or reduce its share capital or buy-back any equity of any of its present or future shareholder during the Term of the Debentures, 9. Issuer shall not amend or modify clauses in its Memorandum of Association and Article of Association, where such amendment would have a Material Adverse Effect, without prior consent of the Debenture Trustee 10. Any sale of non financial assets/business/division that has the effect of exiting the business or re-structuring of the existing business, to be with the prior consent of the Majority Debenture Holders 11. Loans exceeding 5% of net worth to any single party and/or guarantees on behalf of third parties. 12. Restructuring of any borrowing arrangements 13. Any transfer of shares by a Promoter by itself or along with any investor leading to a change of control in the Company 14. Issuer shall not dispose of its assets or compromise with any of its creditors without the prior written consent of the debenture trustee, except in the ordinary course of and

	pursuant to the reasonable requirements of the Issuer's business and upon fair and reasonable terms. 15. No dividend, if an Event of Default has occurred and is subsisting 16. Company shall not buy-back any equity of any of its present or future shareholder during the tenor of the Debentures 17. Not undertake any major new business outside financial services or any diversification of its business outside financial services, without approval of the Majority Debenture Holders 18. The company shall not give any wholesale loan to any any NBFC. 19. The company shall not give loan/ ICDs or invest or provide any guarantee in any of the Group Company.
Creation of recovery expense fund	The Issuer shall create a recovery expense fund in accordance with the applicable SEBI regulations, including but not limited to the SEBI circular.
Risk Factors pertaining to the Issue	As mentioned in the Placement Memorandum under captioned "Risk Factor"
Role and Responsibilities of Debenture Trustee	To oversee and monitor the overall transaction for and on behalf of the Debenture Holder(s).
Representation and warranties	1. The Company is registered with the RBI as an NBFC 2. No Event of Default has occurred and is continuing on the date of this transaction 3. Binding obligation of Transaction Documents 4. No conflict with other obligations / constitutional documents 5. No Material Adverse Change in business, condition or operations of the Issuer 6. Company has the power and authority to issue debentures and such Transactions Documents are valid and admissible in evidence 7. Absence of any material pending or threatened litigation, investigation or proceedings that may have a material adverse effect on the business condition (financial or otherwise), operations, performance or prospects of the Issuer or that purports to affect the debentures 8. Illegality And as set out in greater detail in the Transaction Documents.
Governing Law and Jurisdiction	This Term Sheet shall be governed and construed exclusively in accordance with the laws of India and any disputes arising there from shall be subject to the jurisdiction of appropriate courts and tribunals at Mumbai, India.
Transaction Costs	The Issuer shall bear all transaction related costs incurred by the Debenture Trustee with respect to legal counsel, valuers and auditors / consultants. Such costs include: 1. Trustee fees 2. Rating fees 3. Listing Fees 4. Any other reasonable transaction related expense incurred by the Debenture Trustee 5. Stamping and registration in relation to all Transaction Documents.

Taxes, Duties, Costs and Expenses	Relevant taxes, duties and levies are to be borne by the Issuer. The charges / fees and any amounts payable under the debentures by the Issuer as mentioned herein do not include any applicable taxes, levies including service tax etc. and all such impositions shall be borne by the Issuer additionally.

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

3. While the debt securities are secured to the tune of 100% (One Hundred Percent) the aggregate amount of the Issue Size or as per the terms of Key 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 this 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".

   As specified in this Key Information Document

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

Parties	Consent
Directors	Board resolution passed by the board of directors of the Issuer, the copy of which is attached in **Annexure V** of this Key Information Document.
Auditors	The Company has obtained consent letter from Cheeran Varghese and Co, Chartered Accountants, the Statutory Auditors of the Company.
Bankers	As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no bankers to the issue have been appointed in respect of the Debentures.
Debenture Trustee	Copy of the Debenture Trustee consent letter has been set out in **Annexure II** of this Key Information Document
Solicitors / Advocate	Not Applicable
Legal Advisors	Crawford Bayley & Co.
Registrar	Copy of the consent letter of the registrar and transfer agent has been set out in **Annexure VIII** of this Key Information Document
Lenders and/or secured creditors	The Company has obtained consent letter from all secured creditors including Banks.
Lead Managers	Copy of the consent letter of the Lead Manager has been set out in **Annexure X** of this Key Information Document
Expert	As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, and as no statements or confirmations from any experts are being obtained in respect of this issue of Debentures, the Issuer believes that no specific consent from the experts of the Issuer is required.

SECTION 3: TRANSACTION DOCUMENTS AND KEY TERMS

3.1 Representations and Covenant of the Issuer

A. Representations of the Company

The Company declares, represents and covenants as follows**:**

(i) **Necessary Disclosures**

The Offer Document contains all necessary disclosures including but not limited to statutory and other regulatory disclosures. The Deed and the Transaction Documents in relation to the Issue of the NCDs will, constitute legal, valid and binding obligations on the Company, enforceable in accordance with the Terms and Conditions of this Deed and under Applicable Law and would be so treated in the courts of law or tribunals of India, and this Deed and the other Transaction Documents in relation to the Issue of the NCDs are in proper form for enforcement in courts.

(ii) **Consent/approval required for the Issue of NCDs**

The Company is an eligible issuer as per Regulation 5 of the SEBI ILNCS Regulations. All corporate and other action necessary for the issuance of the NCDs have been obtained by the Company and the Company will at all times, keep all such approvals/consents valid and subsisting during the terms of the NCDs. The Company has also obtained all necessary consents and approvals from prior lenders/creditors for the creation of security for the NCDs on pari-passu basis. The Company has complied with and will comply with all applicable provisions of the Companies Act and all other Applicable Laws in respect of the NCDs and their issuance thereof. Circumstances specifying when the security may be disposed off or leased out with the approval of trustees

(iii) **Absence of Defaults with memorandum/articles of association or any other agreements in respect of transaction/Transaction Document**

The documents in pursuance of the issue of NCDs, including the Offer Documents and this Deed towards creation of the Security executed or to be executed and delivered, will constitute valid and binding obligations of the Company and will not contravene any Applicable Laws, statute or regulation and will not be in conflict with memorandum of association/articles of association of the Company or result in breach of, any of the terms, covenants, conditions and stipulations under any existing agreement to which the Company is a party.

(iv) **Filings and Registration**

The Company has completed and shall duly and in a timely manner complete all filing and registration as may be required under Applicable Law from time to time for the purposes of the issue and maintenance of the NCDs and the creation of Security. The Company shall within 30 days of the execution of this Deed, file this Deed in Form CHG-9 with the RoC, in relation to the perfection of Security created herein.

(v) **No immunity under laws**

Neither the Company nor its assets has any immunity (sovereign or otherwise) from any suit or any legal proceeding under the laws of India.

(vi) **No obligations of a borrower or principal debtor or guarantor**

The Debenture Trustee, *ipso facto* does not have any obligations of a borrower or a principal debtor or a guarantor as to the monies paid/invested for the NCDs

(vii) **Solvency**

The Company is currently solvent and the Company has not taken any corporate or other action, nor have any steps been taken or legal proceedings of any manner been initiated/threatened against the Company for its winding up, dissolution, insolvency, bankruptcy or for appointment of receiver on its assets or its business.

(viii) **No debt/contingent liability except as disclosed in the annual audited accounts/Offer Document.**

Except as disclosed in the annual audited accounts/Offer Document, the Company has no debts or contingent

liabilities outstanding.

(ix) **Indebtedness**

The Company is not in default with respect to any loans or deposits or advances or other financial facilities availed by the Company in the capacity of the borrower.

(x) **Power to execute Security Documents**

Notwithstanding anything by the Company done or executed or omitted to be done or executed or knowingly suffered to the contrary, the Company now has power to act, convey, transfer assure and assign unto the Debenture Trustee, the Security. The Company is not restricted from creating Security over the assets over which Security has been or will be created under this Deed and the Transaction Documents. All the assets that have been secured under this Issue are free from any encumbrances other than those as disclosed in this Deed and Offer Document.

That the Hypothecated Property nor any part or portion thereof is the subject matter of any decree or order of any court of Applicable Law and/or any authority or authorities including under the provisions of the Income Tax Act, 1961 and that there are no proceedings pending in any court of Applicable Law wherein the Hypothecated Property is the subject matter, and that the Company has not received any notice, order or circular from any Person or authority or authorities or Government or semi-government or public bodies whereby or by reason or means the Hypothecated Property is affected.

(xi) **Further Borrowings**

The Company shall to borrow/raise loans or avail of financial assistance in whatever form as also to issue debentures/ NCDs/other securities in any manner having such ranking in priority, pari passu or otherwise, subject to applicable consents, approvals or permissions that may be required under any statutory/regulatory/contractual requirement, and change the capital structure including the issue of shares of any class, on such terms and conditions as we may think appropriate, provided stipulated Security Cover is maintained on the NCDs and after obtaining the consent of, or intimation to, the NCD Holders or the Debenture Trustee regarding the creation of a further charge over such Security.

(xii) **Debenture Trustee to keep in trust the benefits of the Security upon taking possession thereof**

That it shall be lawful for the Debenture Trustee upon entering into or taking possession under the provisions herein contained of all or any of the Security henceforth to hold and keep in trust the same and to receive the rents and profits thereof without any interruption or disturbance by the Company or any other person or persons claiming by, though, under or in trust for Company and that freed and discharged from or otherwise by the Company sufficiently indemnified against all encumbrances and demands whatsoever.

(xiii) **Company to execute other documents reasonably required by the Debenture Trustee to exercise its rights under these presents**

That the Company shall execute all such deeds, documents and assurances and do all such acts and things as the Debenture Trustee may reasonably require for exercising the rights under these presents and the NCDs or for effectuating and completing the Security intended to be hereby created and shall from time to time and at all times after the Security hereby constituted shall become enforceable execute and do all such deeds, documents, assurances, acts, and things as the Debenture Trustee may require for facilitating realisation of the Security and for exercising all the powers, authorities and discretion thereby offered on the Debenture Trustee or any Receiver and in particular the Company shall execute all transfers, conveyances, assignments and assurances of the Security whether to the Debenture Trustee or to their nominees which the Debenture Trustee may think expedient and shall perform or cause to be performed all acts and things requisite or desirable for the purpose of giving effect to the exercise of any of the said powers, authorities and discretion's and further shall for such purposes or any of them make or consent to such application to any Government or local authority as the Debenture Trustee may require for the consent, sanction or authorisation of such authority to or for the sale and transfer of the Movable/Hypothecated Property or any part thereof and it shall be lawful for the Debenture Trustee to make or consent to make any such application in the name of the Company and for the purposes aforesaid a certificate in writing signed by the Debenture Trustee to the effect that any particular assurance or thing required by them is reasonably required by them shall be conclusive evidence by the fact.

(xiv) The Company shall at all times maintain the Security Cover of 100% or higher. while creating charge on the immovable property. However the cover of 110% is required while creating the hypothecation on the assets

(xv) The Company shall not down-streaming of funds raised by way of NCDs to any of its subsidiaries.

(xvi) The Company is registered with the RBI as an NBFC

(xvii) No Event of Default has occurred and is continuing on the date of this transaction

(xviii) Binding obligation of Transaction Documents

(xix) No conflict with other obligations / constitutional documents

(xx) No Material Adverse Change in business, condition or operations of the Issuer

(xxi) Company has the power and authority to issue Debentures and such Transactions Documents are valid and admissible in evidence

(xxii) Absence of any pending or threatened litigation in writing, investigation or proceedings that may have a material adverse effect on (financial or otherwise), operations, performance or prospects of the Issuer or that purports to affect the Debentures

(xxiii) And as set out in greater detail in the Debenture Trust Deed.

(xxiv) Illegality

3.2 COVENANTS OF THE ISSUER:

(a) AFFIRMATIVE COVENANTS

The Company shall:

(i) **Offer Document to have conformity with Debenture Trust Deed/Debenture Trustee Agreement**: ensure that Debenture Trust Deed and any other Transaction Documents, in relation to the NCDs, when executed/to be executed shall be to the satisfaction of the Debenture Trustee and NCD Holders at all times, and will be in accordance with the Terms and Conditions as contained in the Offer Document;

(ii) **Validity of Transaction Documents**: ensure that the Offer Document, Debenture trust deed and Deed of Hypothecation and any other Transaction Documents creating the Security validly executed and delivered/shall be validly executed and delivered, will continue in full force and effect and will constitute valid and binding obligations of the Company.

Notice of Winding Up or Other Legal Process: promptly inform Debenture Trustee if it has notice of any application for winding up having been made or any statutory notice of winding up under the provisions of the Companies Act or any other notice under any other statute or otherwise of any suit or other legal processes intended to be filed or initiated against the Company and affecting the title to the Hypothecated Properties of the Company or if a Receiver is appointed of any of its properties of the Company or if a Receiver is appointed of any of its properties or businesses or undertakings;

(iii) **Memorandum and Articles of Association:** carry out such alterations to its memorandum and articles of association as may be deemed necessary in the opinion of NCD Holders/Debenture Trustee to safeguard the interests of the NCD Holders and as required under Applicable Law;

(iv) **Preserve Corporate Status:** Diligently preserve its corporate existence and status and all rights, contracts, privileges, franchises and concessions now held or hereafter acquired by it in the conduct of its business, including license to conduct business as a non-banking financial institution, and that it will comply with each and every one of the said franchises and concessions and all acts, rules, regulations, orders and directions of any legislative, executive, administrative or judicial body applicable to the Security or any part thereof;

PROVIDED THAT the Company may contest in good faith the validity of any such acts, rules, regulations, orders and directions and pending the determination of such contest may postpone compliance therewith if the rights enforceable under the NCDs or the Security of the NCDs is not hereby materially endangered or impaired. The Company will not do or voluntarily suffer or permit to be done any act or thing whereby payment of the principal of or premium on the NCDs might or would be hindered or delayed;

(v) **Furnish Information regarding Credit Rating:** the Company shall submit to the Debenture Trustee a certificate stating the credit rating issued with respect to the NCDs from an independent Credit Rating Agencies, which is not associated with the Company or its sponsors or promoters. Further pursuant to Regulations 55 of SEBI LODR Regulations, the credit rating obtained by the Company shall be reviewed at least once a year by a Credit Rating Agencies and the Company submit the same to the Debenture Trustee. In the event of any degradation in the credit rating by the Credit Rating Agencies, the Company shall immediately disseminate the same to the Stock Exchange and Debenture Trustee pursuant to SEBI LODR Regulations;

(vi) **Corporate Governance:** confirm to all mandatory recommendation on corporate governance pursuant to the SEBI LODR Regulations;

(vii) **Due Payment of Public and Other Demands:** confirm that the Company is not in arrears of any undisputed public demands such as income-tax, corporation tax and all other taxes and revenues or any other statutory dues payable to Central or State Governments or any local or other authority;

(viii) **Maintain Listing:** confirm that the Company shall take all necessary steps and comply with the uniform listing agreement with the BSE Limited along with the SEBI LODR Regulations and SEBI ILNCS Regulations, to ensure that the NCDs remain listed;

(ix) **Maintenance of Rating:** confirm that the Company will comply with any agreement with the Credit Rating Agencies and provide any necessary information to the Credit Rating Agencies so as to continue to maintain a credit rating;

(x) **Maintenance of Movable Properties:** maintain and keep in proper order, repair and keep in good condition the Movable Properties. If the Company fails to keep in proper order, good condition and repair the Movable Properties or any part thereof, then the Debenture Trustee may, but shall not be bound to, maintain the same in proper order or repair or condition and any expense incurred by the Debenture Trustee and its costs and charges therefore shall be reimbursed by the Company;

(xi) **Conducting of business**: conduct its business with due diligence and efficiency and in accordance with the financial standards and the best business practices;

(xii) **Utilisation of Issue Proceeds:** utilise the monies received towards subscription of the NCDs for the purposes as stated in the Offer Document i.e. the Issue proceeds will be utilized to:

1. towards repayment or refinancing of existing debt of the Company,

2. General Corporate Purposes (including but not restricted to routine capital expenditure, renovations, strategic initiatives, partnerships, meeting any expenditure in relation to our Company as well as meeting exigencies which our Company may face in the ordinary course of business, or any other purposes as may be approved by the Board of Directors)

3. to finance the growth of the portfolio of the Issuer as is permitted for bank finance by the Reserve Bank of India and to augment the long-term growth of the Issuer (the "**Purpose**").

   The Issuer undertakes that no part of the proceeds of the Debentures shall be utilized by the Issuer directly or indirectly towards capital markets (including equity, and equity linked instruments or any other capital market land activities), any payments towards dividends, any speculative purposes, any activity in the exclusion list or investment in the real estate sector.

   The Issuer undertakes that the proceeds of the Debentures shall not be utilised in any manner for onward lending to other non-banking financial companies and/or financial institutions without the prior written

permission of the Debenture Holder(s) and shall be utilised in accordance with Applicable Law.

The Company shall submit to the Debenture Trustee the following, in accordance with Regulation 56 of the SEB LODR Regulations copy of the annual report at the same time as it is issued along with a copy of certificate from the Company's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised. Provided that the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved,

(xiii) **Registration:** duly cause these presents to be registered in all respects so as to comply with the provisions of the Companies Act, and also cause the Deed to be registered in conformity with the provisions of the Indian Registration Act, 1908 or any other statute, ordinance or regulation of or relating to any part of India, within which any portion of the Movable Property is or may be situated by which the registration of Deed is required and generally do all other acts (if any) necessary for the purpose of assuring the legal validity of these presents and in accordance with the Company's memorandum of association and articles of association;

(xiv) **Payment of Stamp Duty:** pay all such stamp duty (including any additional stamp duty), other duties, taxes, charges and penalties in connection with the NCDs and the issue thereof and all other documents in relation to the NCDs, as and when the Company may be required to pay according to the laws for the time being in force, whether in the State in which the Movable Property are situated, or otherwise, and in the event of the Company failing to pay such stamp duty, other duties, taxes and penalties as aforesaid, the Debenture Trustee will be at liberty (but shall not be bound) to pay the same and the Company shall reimburse the same to the Debenture Trustee on demand;

(xv) **Reimbursement of Expenses:** reimburse all sums paid or expenses incurred by the Debenture Trustee or any Receiver, Attorney, Manager, Agent or other person appointed by the Debenture Trustee for all or any of the purposes mentioned in these presents immediately on receipt of a notice of demand from them in this behalf. All such sums shall carry interest at the rate of 18% per annum in case of any delay from the date when the same shall have been advanced, paid or become payable or due and as regards liabilities, the Company will, on demand, pay and satisfy or obtain the release of such persons from such liabilities and if any sum payable under this clause shall be paid by the Debenture Trustee or any other person the Company shall forthwith on demand, reimburse the same to the Debenture Trustee. Until payment or reimbursement of all such sums, the same shall be a charge upon the Movable/Hypothecated Properties in priority to the charge securing the NCDs;

(xvi) **Notice of labour issues:** promptly inform the Debenture Trustee of the happening of any labour strikes, lockouts, shut-downs, fires or any event likely to have a substantial effect on the Company's profits or business and the reasons therefor;

(xvii) **Notice of damage due to force majeure:** promptly inform the Debenture Trustee of any loss or damage, which the Company may suffer due to force majeure circumstances or act of God against which the Company may not have insured its properties;

(xviii) **Compliance with Laws**: comply with the provisions and disclosure requirements as specified under various laws, rules, regulations, notifications and circulars issued by applicable Governmental/Regulatory Authorities including SEBI, RBI, Ministry of Corporate Affairs, etc., from time to time as applicable in respect of the issue of NCDs as may be in force from time to time during the currency of the NCDs; Further, the Issue of Debentures is being made in reliance upon Section 42 of the Companies Act, 2013, Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, and other applicable laws in this regard

(xix) **Maintain Register of Debenture Holders**-The Company shall, in accordance with Section 88 of the CompaniesAct, keep at its registered office, a register of the Debenture Holders which shall include details such as addresses of the Debenture Holders, record of subsequent transfers and changes of ownership. The Trustee and/or the Debenture Holders or any of them or any other person shall, as provided in Section 94 of the Companies Act, 2013 be entitled to inspect the said register and the list of beneficial owners prepared and maintained by the Depositories during usual business hours on Working Days, in accordance with the provisions of the Companies Act.

(xx) To comply with corporate governance, fair practices code prescribed by the RBI

(xxi) To utilise the proceeds of this issue in accordance with applicable laws and regulations

(xxii) Adherence to the timeline specified (of 45 days from the Date of Allotment) in relation to the modification of security initially offered by way of an exclusive charge to the first ranking pari-passu charge

(xxiii) Notification of any potential Event of Default or Event of Default;

(xxiv) To ensure presence of at least 1 independent director at all times

(xxv) To provide the Debenture trustee with access to data / information / meetings with the management team for periodical portfolio monitoring

(xxvi) To promptly inform notice of winding up / other legal proceedings

(xxvii) Obtain, comply with and maintain all licenses / authorizations

(xxviii) Provide details of any material litigation, arbitration or administrative proceedings (materiality threshold to be finalized during documentation)

(xxix) Maintain internal control for the purpose of (i) preventing fraud on monies lent by the Company; and (ii) preventing money being used for money laundering or illegal purposes

(xxx) Permit visits and inspection of books of records, documents and accounts to debenture holders as and when required by them

(xxxi) Comply with any monitoring and/or servicing requests from Debenture Holders

(b) NEGATIVE COVENANTS

The Company shall:

(i) Promoters of the company cease to remain on the board of the company

(ii) M&A, acquisition, restructuring, amalgamation without approval of Debenture Holders.

(iii) Change in management control of the company as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. (**"Management Control"**)

(iv) Change in Promoter as defined in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations.

(v) Any change in Board or otherwise which may amount to change in control as defined in the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

(vi) Shareholding of the promoter & promoter group falls below 80% (Eighty point zero zero percent only).

(vii) The Issuer shall not, without the prior approval of Majority Debenture Holders, enter into any transaction of merger, de-merger, consolidation, restructuring, re-organization, scheme of arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction;

(viii) purchase or redeem any of its issued shares or reduce its share capital or buy-back any equity of any of its present or future shareholder during the Term of the Debentures,

(ix) Issuer shall not amend or modify clauses in its Memorandum of Association and Article of Association, where such amendment would have a Material Adverse Effect, without prior consent of the Debenture Trustee

(x) Any sale of non financial assets/business/division that has the effect of exiting the business or re-structuring of the existing business, to be with the prior consent of the Majority Debenture Holders

(xi) Loans exceeding 5% of net worth to any single party and/or guarantees on behalf of third parties.

(xii) Restructuring of any borrowing arrangements

(xiii) Loans exceeding 5% of net worth to any single party and/or guarantees on behalf of third parties.

(xiv) Restructuring of any borrowing arrangements

(xv) Any transfer of shares by a Promoter by itself or along with any investor leading to a change of control in the Company

(xvi) Issuer shall not dispose of its assets or compromise with any of its creditors without the prior written consent of the debenture trustee, except in the ordinary course of and pursuant to the reasonable requirements of the Issuer's business and upon fair and reasonable terms.

(xvii) No dividend, if an Event of Default has occurred and is subsisting

(xviii) Company shall not buy-back any equity of any of its present or future shareholder during the tenor of the Debentures

(xix) Not undertake any major new business outside financial services or any diversification of its business outside financial services, without approval of the Majority Debenture Holders

(xx) The company shall not give any wholesale loan to any any NBFC.

(xxi) The company shall not give loan/ ICDs or invest or provide any guarantee in any of the Group Company.

(c) REPORTING COVENANTS

1. The Company shall furnish reports quarterly, i.e. periodical status/ performance reports from the with 7 days of the relevant board meeting or within 45 days of respective quarter whichever is earlier, to the Debenture Trustees containing the following particulars -

   i. Updated list of the names and addresses of the NCD Holders.
   ii. Details of the interest due, but unpaid and reasons thereof.
   iii. The number and nature of grievances received from the NCD Holders and (a) resolved by the Company and (b) unresolved by the Company and the reasons for the same.
   iv. A statement from an independent chartered accountant that those assets of the Company which are available by the way of Security are sufficient to discharge the claims of the NCD Holders as and when they become due.
   v. Inform the debenture trustee about any change in nature and conduct of business before any such change.
   vi. Informing the debenture trustee of any amalgamation, merger or reconstruction scheme proposed by the Company.
   vii. To keep the trustee informed of all orders, directions, notices of court/tribunal affecting or likely to affect the charged assets.
   viii. To inform debenture trustee of any major change in composition of its Board of Directors, which may amount to change in control as defined in Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended.
   ix. Submit any such information, as required by the debenture trustee.
   x. (a) certificate from the Director or Managing Director of the Company, certifying the amount of security; and (b) certificate from an independent chartered accountant giving the amount of security.
   xi. On a yearly basis – certificate from the Statutory Auditor giving the amount of security
   xii. Such other reports as may be stipulated by SEBI or under Applicable Law.

2. The Company shall promptly disclose and furnish to the Debenture Trustee, all documents/ information about or in relation to the Company or the Debentures, as requested by the Debenture Trustee to fulfil its obligations hereunder or to comply with any Applicable Law, including in relation to filing of its reports/ certification to stock exchange within the prescribed timelines.

3. The Company shall submit documents/ information as the Debenture Trustee may require to conduct continuous and periodical due diligence, which shall *inter alia* include:

   i. periodical status/ performance reports from the Company within seven days of the relevant board meeting of the Company or within 45 days of the respective quarter, whichever is earlier;
   ii. details with respect to defaults, if any, with regard to payment of interest or redemption of Debentures;
   iii. reports on the utilization of funds raised by the issue of Debentures;

iv. details with respect to conversion or redemption of the Debentures;
v. details with respect to dispatch of the debenture certificates and interest warrants, credit of the debentures in the demat account of the debenture holders and payment of monies upon redemption of Debentures to the debenture holders due to them within the stipulated time period in accordance with the Applicable Law.
vi. reports from the lead bank regarding the progress of the project;
vii. details regarding monitoring of utilisation of funds raised in the issue of Debentures;
viii. certificate from the statutory auditors of the Company;

a. in respect of utilisation of funds during the implementation period of the project; and
b. in the case of debentures issued for financing working capital, at the end of each accounting year; and

ix. such other documents or information as may be required by the Debenture Trustee in accordance with the Applicable Law.

4. The Company shall:

a. provide such documents/information and assistance to the Debenture Trustee as required by the Debenture Trustee to carry out the necessary due diligence and monitor the asset cover on a quarterly basis in the manner as may be specified by SEBI from time to time;
b. submit a certificate from the statutory auditor on a half-yearly basis, giving the value of receivables/book debts, and maintenance of asset cover as per the terms of Offer Document/ Information Memorandum and/or this Deed including compliance with the covenants of the Offer Document/Information Memorandum in the manner as may be specified by the Board from time to time.

Periodical Monitoring by the Debenture Trustee: The Debenture Trustee shall undertake independent periodical assessment of compliance with covenants or terms of the issue of NCDs. The Company shall, inter-alia, submit the following reports/ certificates to the Debenture Trustee within a considerable timeline so as to enable the Debenture Trustee conduct continuous and periodic due diligence and monitoring of the Security shall submit the following reports/certificates to Stock Exchange within the timelines specified in order to carry out the due diligence on continuous basis by the Debenture Trustee pursuant to Regulations Regulation 15(1)(s) & 15(1)(t) of the SEBI DT Regulations.

Reports/ Certificates	Timelines for submission of report/ certifications by Debenture Trustee to Stock Exchange
Security Cover Certificate (in the format as specified in Annex-VA of SEBI Debenture Trustee's Master Circular)	Quarterly basis within 75 days from end of each quarter except last quarter when submission is to be made within 90 days.
A statement of value of pledged securities	
A statement of value for Debt Service Reserve Account or any other form of security offered	
Net worth certificate of guarantor (In case of NCDs are secured by way of personal guarantee), as applicable.	Half yearly basis within 75 days from end of each half-year.
Financials/value of guarantor prepared on basis of audited financial statement etc. of the guarantor(In case of NCDs are secured by way of corporate guarantee), as applicable.	Annual basis within 75 days from end of each financial year.
Valuation report and title search report for the immovable/movable assets, as applicable.	Once in three years within 75 days from the end of the financial year.

5. The Debenture Trustee may at any time through its authorized representatives and agents, inspect books of account, records, registers of Company and the trust property to the extent necessary for discharging its obligations and the Company shall provide full and unimpeded access to the records, registers and books of accounts and facilitate in the inspection and due diligence process. Any fees, costs expenses incurred in conducting such inspection/due diligence process shall be fully borne by the Company. In the event, any fees, costs expenses are borne by the Debenture Trustee, it shall be reimbursed forthwith by the Company upon request.

6. The Company shall provide intimation regarding:

   a. Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities.
   b. All covenants of the issue (including side letters, Event of Default clause etc.).

7. The Company shall ensure due compliance and adherence to the SEBI Debenture Circulars in letter and spirit.

8. **Forensic Audit**: In case of initiation of forensic audit (by whatever name called) in respect of the Company, the Company shall provide following information and make requisite disclosures to the stock exchanges:

   i. The fact of initiation of forensic audit along with name of entity initiating the audit and reasons for the same, if available; and

Final forensic audit report (other than for forensic audit initiated by regulatory/ enforcement agencies) on receipt by the Company along with comments of the management, if any

1. **MONTHLY REPORTS** – Month end ALM table in the RBI format within 25 working days from the end of the month.

2. Quarterly Reports – within 60 (Sixty Five) calendar days from the end of each financial quarter:
   I. Information on financials, operations, portfolio growth & asset quality (static portfolio cuts, collection efficiency and PAR), funding in formats agreeable to the Debenture Holders

3. Financial and other covenant compliance certificate signed by the CFO/authorized signatory of the company.

4. Shareholding Pattern

5. Copy of returns filed with RBI
6. Asset liability management ("ALM") statement of the Company for such quarter as may be applicable;

7. Liquidity position of the Company at the end of such quarter, in a format acceptable to the Debenture Holders

8. Any other operational or financial information as may be required by the investor or debenture trustee

9. Portfolio Cuts Data
   I. Information on:
      a. New products introduced, or change in existing product features
      b. New business correspondent relationships or discontinuance of existing relationships
      c. Geographical expansion to any new state
      d. Material changes to the IT / MIS systems
      e. Change in credit bureaus used
      f. Revision in the Business Plan
      g. Changes in the Accounting Policy
      h. Any fraud amounting to more than 5% of GLP

10. AUDITED FINANCIAL STATEMENTS Audited Annual Reports – within 120 (One Hundred and Twenty) calendar days from the end of each financial year

11. Quarterly MIS data pack - giving standard portfolio cuts with corresponding asset quality indicators. To be submitted within 60 days of each quarter end.

12. Event Based Reports – In case of changes initiated by the company requiring approval of the board, the reporting would be 5 days post approval of the board, all others will be 15 days.

Following reporting within 30 days

1. Change in list of Board of Directors
2. Change in Shareholding structure

3. Change in senior management officials (any CXO or equivalent)
4. Change in statutory auditors
5. Any fraud amounting to more than 1% of Gross Loan Portfolio
6. Material changes in accounting policy
7. Material change in the constitutional documents of the Company that are prejudicial to the interests of the Debenture Holders
8. New segment of business other than the business carried out by the Issuer presently
9. Material Adverse Effect
10. Any dispute, litigation, investigation or other proceeding which could result in a Material Adverse Effect.
11. Winding up proceedings
12. Any Event of Default or Potential Default, and any steps taken / proposed to remedy the same.
13. Application of insolvency petition under bankruptcy code/NCLT by the Issuer

OTHER COVENANTS

(i) Company shall provide details of a) operational information, b) portfolio cuts, c) monthly disbursements d) monthly dpd statement, e) changes in Board & management, f) liquidity statement and g) changes in shareholding pattern h) auction details on a quarterly basis in the format as specified by the Debenture Trustee.

(ii) The Company shall provide stock statement within 10 days of end of every month. CA certified asset cover certificate shall be provided quarterly within 60 days of end of every quarter.

(iii) The Issuer shall provide details of transactions with related parties and balances outstanding on a Quarterly basis in the format as specified by the Debenture Trustee.

(iv) The Issuer shall provide information on structural liquidity in the format as may be specified by the Debenture Trustee, at the end of every quarterly and as and when required by the Debenture Trustee.

(v) The Issuer shall share information about facilities sanctioned to it by other lenders including sanction letters from such other lenders every month.

(vi) Company shall provide quarterly financial statements to the Debenture Trustee as within 60 days from the end of each quarter.

(vii) Company shall provide audited financial statements at the end of each financial year within 120 days from the end of each financial year.

(viii) Company shall forthwith provide written notice of any material event adversely impacting its business.

(ix) Company shall forthwith provide written notice of occurrence or likely occurrence of any Event of Default.

(x) The Issuer shall furnish a certificate issued by a chartered accountant certifying the end use of the proceeds of the Debentures within 60 (Sixty) days from the deemed date of allotment.

(xi) The Issuer shall be required to pay a penalty of INR 6,000/- for each day of delay in the event of non-adherence to the above reporting undertaking on a timely basis.

(xii) Issuer shall provide promoter's net worth certificate certified by Independent chartered accountant on a yearly basis.

(xiii) The company shall take the approval of the Debenture Trustee within 90 days of creation of further encumbrances on the security. In the event of such request by the company, the debenture trustee shall provide its approval for creation of further charges provided that the company provides a certificate from a chartered accountant stating that after creation of such further changes, the required security cover is maintained

(d) FINANCIAL COVENANTS

1. **Minimum capital ratio of Tier I Capital and Tier II Capital** to aggregate risk weighted assets on-balance sheet and of risk adjusted value of off-balance sheet items shall not be less than 18.00% (Eighteen Point Zero Zero percent) or as per the regulatory minimum prescribed by the Reserve Bank of India under the NBFC Master Directions, whichever is higher. For the purpose of calculation of minimum capital ratio: (i) first loss credit enhancements provided by the Company on securitization shall be reduced from Tier I Capital and Tier II Capital without any ceiling. (ii) credit enhancements provided by the Company on loans originated on behalf of other institutions shall be reduced from Tier I Capital and Tier II Capital without any ceiling. The deduction shall be made at 50 per cent from Tier I Capital and 50 per cent from Tier II Capital. (iii) It is also clarified that in computing the amount of subordinated debt eligible for inclusion in Tier II Capital, the aforementioned subordinated debt shall be subject to discounting as prescribed by RBI.

2. Leverage or Gearing Ratio shall not exceed 5.75x (Five point Seven Five times) during the tenure of the Debentures.

3. Maximum permissible ratio of sum of the Par > 90 and write-offs (on the Company's entire portfolio including receivables sold or discounted on a non-recourse basis) to Gross Loan Portfolio shall be 2.00% (Two Point Zero Zero percent), write-offs would be calculated for trailing twelve months.

4. Top 10 Gold Loan Customers not to exceed 5% of Equity

5. Gold loan portfolio should remain 95% of AUM
6. Earnings: After-tax Net Income (excluding extraordinary income) to remain positive. The said covenant to be tested on a quarterly and on annual basis starting from Dec 31, 2024 and every quarter thereafter.

7. Company to maintain a minimum Tangible Net-worth of Rs. 900 Crores.

8. Net Non Performing Loans (NNPA) to remain below 3% (Three percent)

9. No cumulative negative mismatch in any of the buckets upto one year in the Standard RBI Structural ALM (for this calculation, all the put options or Open-Ended Interest Reset shall be considered as maturity).

(e) Rating Covenant

(i) The long term credit' rating of the Issuer shall not be downgraded and/or assigned to or below "A-" from any of the credit rating agency. Remarks like "Issuer Not Cooperating" should not be affixed to the issuer rating.

Provided however that, in the event that the Company agrees to a similar rating-based covenant with any other lender/ debenture holder but with a higher ratings threshold, such higher rating threshold shall be deemed to be applicable to the terms of this Issue as well and this provision shall be deemed to be automatically modified so as to refer to such higher ratings threshold without the requirement for any further act, deed or thing.

(ii) The Company shall ensure that there is no suspension of the credit rating of the Issuer and/ or the Debentures.

(f) Management Covenants

(i) Without prejudice to Point (vi) under the Section on "Negative Covenants", each of the persons mentioned below (collectively "Key Shareholders" of the promoter company) shall not transfer or encumber the shares of the Issuer held by them collectively which would result in collectively shareholding reducing below 80% and/or a change in Management Control from that subsisting as of the deemed date of allotment, without the prior consent of the Debenture Trustee.

(ii) In case the Key Shareholders provide any undertaking with respect to any borrowings/credit facility availed by

the Company stating that the Key Shareholders shall not transfer or encumber the shares of the Issuer held by them without the prior consent of the Debenture Trustee, then the Company shall ensure that the Key Shareholders provide such an undertaking in favour of the Debenture Trustee for this issuance also.

(iii) Any change in the stake of the Key Shareholders collectively or severely reducing below 80% requires prior written consent of the Debenture Holders irrespective of change leading to change in control/ownership

Name	Investment type	Existing %age stake (on a fully diluted basis)
Mathew K Cherian	Equity	56.97%
Laila Mathew	Equity	13.26%
Kosamattam Ventures (P) Limited	Equity	15.83%

(g) EVENTS OF DEFAULT

Customary for financings of this nature and others appropriate in the judgment of the Debenture Holders, including but not limited to:

a) Failure on the part of the Company to pay all or any part of any payment obligation (including principal, coupon, default interest etc) in respect of the Debenture and under the Transaction Documents on their respective due dates.

b) Issuer has defaulted in making any payments due on any of its financial indebtedness or Event of default is declared by any financial creditor

c) Any corporate action, legal proceedings or other procedure or step is taken in relation to the Issuer in relation to the suspension of payments, a moratorium of any indebtedness, winding-up, insolvency, dissolution, administration or re-organisation of the Issuer with an intention of winding up or liquidating or declaring the Issuer insolvent (by way of voluntary arrangement, scheme of arrangement or otherwise); or a composition, compromise, assignment or arrangement with any creditor of the Issuer; or appointment of a liquidator, supervisor, receiver, administrative receiver, administrator, compulsory manager, trustee or other similar officer in respect of the Issuer or any of its assets.

d) One or more legal or governmental proceedings have been initiated against the Issuer, which has a material adverse effect, in the opinion of the debenture trustee

e) The Issuer fails to comply with any of the covenants set out under any of the transaction documents and the same is not cured within the cure period (if any).

f) The Company is declared to be in default by respective investor/purchaser/trustee in writing in relation to servicing obligations undertaken by it with respect to the direct assignment transactions or securitisation transactions wherein the Company is the originator of loans assigned/securitised and the same is not resolved or disputed in 10 days

g) Issuer is unable or admits in writing its inability to pay its debts as they mature or suspends making payment of any of its debts, by reason of actual or anticipated financial difficulties or proceedings for taking it into liquidation have been admitted by any competent court or a moratorium or other protection from its creditors is declared or

imposed in respect of any indebtedness of the Company;

h) A receiver or liquidator, provisional liquidator, supervisor, receiver, administrative receiver, administrator, compulsory manager, trustee or other similar officer in respect of the Company or any of its assets is appointed or allowed to be appointed of all or any part of the undertaking of the Company;

i) A petition for the reorganization, arrangement, adjustment, winding up or composition of debts of the Company is filed on the Company (voluntary or otherwise) or have been admitted or makes an assignment for the benefit of its creditors generally and such proceeding is not contested by the company for staying, quashing or dismissed within 15 (Fifteen) days;

j) Cross default of the Issuer or it Parent Company or any of the subsidiary company (present or future)

k) Inability to Pay Debts/ Distress

l) Issuer is unable to maintain the required cover on Asset Cover for a continuous period of 7 (seven) Business Days;

m) Any or all the representations and warranties provided by the Issuer under any debenture document or any of the assignment documents, being untrue, incomplete, incorrect or misleading;

n) Any execution that affects any assets of the Issuer, which in the opinion of the debenture trustee has a material adverse effect;

o) It is, or becomes, unlawful for the Issuer to perform any of its obligations under the debenture documents, including those related to the outstanding amounts and/or the security;

p) The Issuer repudiates a debenture document to which it is a party or evidences an intention to repudiate the debenture documents

q) Any attachment, expropriation, sequestration, distress, governmental order, invalidity or unlawfulness of structure

r) Any Governmental Authority condemns, nationalizes, seizes, expropriates or otherwise assumes custody or control of all or any substantial part of the business, operations, property or other assets (including assets forming part of the security) of the Company or of its share capital, or takes any action for the dissolution of the Company or any action that would prevent the Company or its officers from carrying on all or a substantial part of its business or operations;

s) Misrepresentation or misleading information in any of the Transaction Documents

t) Unlawfulness by Issuer

u) Creditors' processes initiated against the Company

v) Any material act of fraud, embezzlement, misstatement, misappropriation, or siphoning off of the Issuer/Promoter funds or revenues or any other act having a similar effect being committed by the management or an officer of the Issuer/ Promoter

w) The Company has taken or suffered to be taken any action for reduction of its capital or any rearrangement, merger or amalgamation without the prior written approval of the Debenture Trustee;

x) Promoters or key management personnel of the Company being declared willful defaulter.

y) The promoter/s and/or the directors of the Company are convicted of criminal offence involving moral turpitude, dishonesty or which otherwise impinges on the integrity of the promoter/s and/or director, including any

accusations, charges and/or convictions of any offence relating to bribery;

z) Erosion of 50% or more of the Company's net worth starting March 31, 2025;

aa) Change of cessation of business of the Issuer:

'Material Adverse Effect' shall mean the effect or consequence of an event, circumstance, occurrence or condition which has caused, as of any date of determination, a material and adverse effect on (i) the financial condition, business or operation of the Issuer where net worth erodes by more than 10%; (ii) the ability of the Issuer to perform their obligations under the Transaction Documents; or (iii) the validity or enforceability of any of the Transaction Documents (including the ability of any party to enforce any of its remedies thereunder).

- If the Company is declared an insolvent undertaking under the applicable Insolvency and Bankruptcy Code, 2016, as amended or if a reference has been made to the relevant bench of the National Company Law Tribunal, by a creditor under the said code and the Company has not resolved the complaint or is nationalized or is under the management of the Central Government or the Company takes advantage of any law for the relief of insolvent debtors
- If the Company enters into any merger / demerger / amalgamation / scheme of arrangement / slump sale transaction without the consent of Debenture Trustee
- Failure to meet standards in one successive Discretionary Audits conducted by the debenture trustee on behalf on debenture holders.
- Restructuring of any borrowing arrangement.
- Enforcement proceedings initiated upon the order of any court or statutory authority that impinges the continued ongoing operations
- Any business restriction imposed by RBI/SEBI upon the company which prohibits the company to disburse fresh loans
- Any corporate action, legal proceedings or other procedure or step is taken in relation to - enforcement of any security over any assets of the Company or any affiliate.
- Moneys, if held, in trust by the Issuer for the benefit of the investor or debenture trustee are jeopardized for any reason whatsoever and the Issuer does not immediately make good the loss of such monies.
- Failure to credit the Debentures to the dematerialized account of the Debenture Holders with the Depositories within 2 (Two) business days from the Deemed Date of Allotment of the Debentures
- Any of the Transaction Documentation ceases to be in full force and effect or is terminated prior to maturity
- Delisting of Debentures from stock exchange or failure to list
- Revocation of operating licenses of the Company And as set out in greater detail in the Debenture Trust Deed

APPOINTMENT OF DEBENTURE TRUSTEE- The names of the debenture trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with the copy of the consent letter from the debenture trustee:

The Company has appointed Vardhman Trusteeship Pvt Ltd as the Debenture Trustee to the Issue. Vardhman Trusteeship Pvt Ltd has given consent to act as the Debenture Trustee on behalf of the Debenture Holders. A copy of the consent letter is enclosed herewith.

Vardhman Trusteeship Pvt. Ltd. vide letter bearing reference number CL/MUM/25-26/DEB/55 dated June 20, 2025, has given their consent to the Company for their appointment under regulation 8 of Securities and Exchange Board of India (Issue and Listing of Non- Convertible Securities) Regulations, 2021 to act as the Trustees for the Debenture Holders (hereinafter referred to as "Trustees"). All remedies of the Debenture Holder(s) for the amounts due on the Debentures will be vested with the Trustees on behalf of the Debenture Holder(s). The Debenture Holders shall without any further act or deed be deemed to have irrevocably given their consent to and authorized the Trustees or any of their Agents or authorized officials to do, inter alia, acts, deeds and things necessary in respect of or relating to the creation of security in terms of this Memorandum of Private Placement

The Debenture Trustee has executed Debenture Trustee Appointment Agreement dated June 24, 2025 and as per the Debenture Trustee Agreement, the Debenture Trustee is entitled to the fees, remuneration and all reasonable costs, charges, travelling, legal and out of pocket expenses as set out in the engagement /Fee letter, for its services as the Debenture Trustee. Under the Debenture Trustee Agreement, the Company has agreed to provide the details of the bank account from which the Company proposes to make the payment of interest and/or redemption of principal due to the Debenture Holder prior to the execution of the Debenture Trust Deed. The Company has agreed to create a charge over the Security and register/provide necessary co-operation to the Debenture Trustee to register the charge with the Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee and provide all co-operation required to do such filings.

Under the Debenture Trustee Agreement, the Debenture Trustee have the responsibility to conduct a due-diligence (either through itself or its agents /advisors/consultants which it shall have the power to appoint) and 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 Disclosure Documents and the relevant laws has been obtained and the power to examine the books of account of the Company and to have the Company's assets inspected.

In order to conduct such diligence as per the Debenture Trustee Agreement, the Company has agreed to provide all assistance to the Debenture Trustee.

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.

1. 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.

2. 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.

3. Further, in the event that existing charge holders (as mentioned in the Definitions and Abbreviations) 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 Kosamattam 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 proposals for the creation of further encumbrance and seeking their comments/ objections, if any.

4. Without prejudice against 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.

5. 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.

Process of Due Diligence to be carried out by the Debenture Trustee-

Due Diligence will be carried out as per SEBI ILNCS Regulations and circulars issued by SEBI from time to time. This would broadly include the following:

(a) 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.
(b) 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
(c) CA/CS will conduct independent due diligence on the basis of data / information provided by the Debenture Trustee.
(d) CA/CS will, periodically undertake due diligence as envisaged in SEBI circulars depending on the nature of security.
(e) 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.
(f) Due Diligence conducted is conducted on data / information made available to the Debenture Trustee appointed agency.

In order to ensure efficient recording of details regarding creation of security and monitoring of covenants via the system hosted by Depositories using the Distributed Ledger Technology (DLT), various stakeholders, viz. Issuers, Depositories, DTs and CRAs shall ensure that they are in compliance of SEBI circular: SEBI/HO/MIRSD/ MIRSD_CRADT/CIR/P/2021/ 618 dated August 13, 2021 and SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/ 38 dated March 29, 2022 and various circulars issued in respect of the DLT system issued by SEBI from time to time.

OTHER DISCLSOURE AND UNDERTAKINGS BY COMPANY

(a) 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.

(b) Terms and conditions of Debenture Trustee Agreement including fees charged by Debenture Trustee and details of security to be created - As Annexed under **Annexure IX** given below

(c) The Company has executed the Debenture Trustee Appointment Agreement (DTAA) before issue opening date and shall execute Debenture Trustee Deed (DTD) within such timelines as may be specified by the SEBI.

(d) Delay in execution of Debenture Trust Deed - The Issuer and the Debenture Trustee shall execute the Trust Deed within such timelines as may be specified by the SEBI. Where an Issuer fails to execute the Trust Deed within the period specified, without prejudice to any liability arising on account of violation of the provisions of the Companies Act, 2013 and SEBI (Issue and Listing of Non-Convertible Securities), 2021, the Issuer shall also pay interest of at least 2% (two percent) per annum or such other rate, as specified by the Board to the holder of debt securities, over and above the agreed Coupon Rate, till the execution of the Trust Deed.

(e) 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 VII.**

(f) Information on consents/ permissions (as mentioned in the Definitions and Abbreviations) required for creation of further charge on assets is adequately disclosed in this document KID

(g) All disclosures made in this documents KID with respect to creation of security are in conformity with the clauses of debenture trustee agreement.

(h) Details of security to be created-Mentioned above under head Security Creation

(i) Undertaking on creation of Security pursuant to Regulation 48(2) of the SEBI (Issue and Listing of Non–Convertible Securities) Regulations, 2021:

The Company hereby undertakes that Debentures are proposed to be secured by way of hypothecation on the security, to the extent of security cover to meet hundred percent or higher cover are free from any encumbrances and in cases where the assets are already charged/ encumbered to secure a debt, the permission or consent to create a pari passu charge/ further charge on the assets of the issuer has been obtained from the existing creditor to whom the assets are charged, prior to creation of the charge.

(j) All covenants proposed to be included in Debenture Trust Deed (including any side letter, accelerated payment clause etc.) shall be disclosed here in KID

CREATION OF RECOVERY EXPENSE FUND-

(a) The Company shall create the Recovery Expense Fund in accordance with the Regulation 11 of ILNCS Regulations and Chapter IV of the Debenture Trustee Master Circular, wherein the Company shall deposit funds towards the Recovery Expense Fund with the Stock Exchange.

(b) The amount to be deposited towards the Recovery Expense Fund shall be 0.01% (zero point zero one percent) of the aggregate face value of all the Debentures issued by the Company subject to a maximum of INR 25,00,000 (Indian Rupee Twenty Five Lakh).

(c) The Stock Exchange shall accept funds towards the Recovery Expense Fund in the form of cash, bank guarantee in favour of the Stock Exchange, in accordance with Applicable Laws and guidelines issued by the Stock Exchange from time to time.

SECTION 4: OTHER INFORMATION AND APPLICATION PROCESS

4.1 Issue Procedure

Only Eligible Investors as given hereunder may apply for the Debentures by completing the Application Form (the format of which is more particularly as set out in **Annexure III** of this Key Information Document) in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Debentures 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.

The final subscription to the Debentures 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)	ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES ("**DEBENTURES**"), EACH HAVING A FACE VALUE OF INR 10,000 FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000 IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "DEBENTURES") BY KOSAMATTAM FINANCE LIMITED (THE "**COMPANY**") OR ("ISSUER")
Deemed Bid opening and closing date	June 30, 2025
Minimum Bid Lot	The minimum subscription for the Issue shall be 1000 Debentures and in multiples of 1 Debenture thereafter.
Manner of bidding in the Issue	Open
Bid opening and Bid Closing time	11.00 AM TO 12.00 PM
Manner of allotment in the Issue	Multiple Yield Allotment
Manner of settlement in the Issue	Through the Clearing Corporation
Settlement Cycle	T+1

4.1 Process flow of settlement:

The Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of this Key Information Document have been issued by the Issuer and who have submitted/shall submit the Application Form ("**Successful Bidders**"), shall make the payments in respect of the Application Money in respect of the Debentures towards the allocation made to them, into the bank account of the ICCL, the details of which are as set out below:

Beneficiary Name	Indian Clearing Corporation Limited
Clearing House Bank	ICICI
IFSC	ICIC0000106
Bank account number	ICICLEB

Beneficiary Name	Indian Clearing Corporation Limited
Clearing House Bank	HDFC
IFSC	HDFC0000060

Bank account number	ICICLEB

The pay-in of the Application Money by the Successful Bidders will be made only from the bank account(s), which have been provided / updated by them in the EBP system. Any amount received from third party accounts or from accounts not specified in the EBP system will be refunded and no allotment will be made against such payments. Upon the transfer of funds into the aforesaid account of ICCL and the Issuer confirming its decision to proceed with the allotment of the Debentures in favour of the Successful Bidders to the ICCL, the R&T Agent and the EBP and initiating the requisite corporate action for allotment of Debentures and credit of the demat letter of allotment into the relevant demat account of the Successful Bidders through the R&T Agent, the R&T Agent shall provide corporate action file along with all requisite documents to the relevant Depositories by 12:00 hours and also intimate the EBP of the aforesaid actions. Upon the Depositories confirming the allotment of the Debentures and the credit of the Debentures into the demat account of the Successful Bidders to EBP, the subscription monies in respect of the Debentures from the aforesaid account of ICCL shall be released into the Issuer's bank account, the details of which are as set out below:

Beneficiary Name	KOSAMATTAM FIN LTD SEC R D PPI-2025-26
Bank Account No.	99999446730464
IFSC Code	HDFC0000071
Bank Name	HDFC
Branch Address	KOTTAYAM

It must be noted that all funds pay-in obligations need to be fulfilled in totality. Partial fund receipt against any given obligation will be treated as a default and debarment penalties will be applicable as specified by the EBP Guidelines.

4.2 Eligible Investors

As prescribed in the EBP Requirements, "Qualified Institutional Buyers" or "QIBs" (as defined in the EBP Requirements) and non-QIBs authorized by an issuer to participate on an issuer on the EBP Platform are eligible participants (i.e., bidders) on an EBP Platform to participate in a particular issue on the EBP Platform. In furtherance of the above, to the extent applicable, the following categories of Investors ("Eligible Investors"), when specifically approached, and identified upfront by the Issuer, shall be eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them and by completing the participation/nodding requirements prescribed for the EBP Platform and/or by submitting all the relevant documents along with the Application Form:

a) Companies, Body Corporate, Financial Institutions, NBFCs, Statutory Corporations including public sector undertakings;

b) Commercial and regional rural banks;

c) Provident funds/ Superannuation funds / pension fund or gratuity funds, private trusts, as may be permitted by respective rules and guidelines of such funds/ trusts;

d) Registered Society and Association of Persons;

e) Partnership firms & LLPs;

f) Individuals and HUFs;

g) High Net worth Individuals;

h) Insurance Companies;

i) Mutual Funds;

j) Portfolio Manager registered with SEBI;

k) Any other investor permitted to invest in debentures of Indian body corporate

All potential Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.

By participating/bidding in the EBP Platform, each Eligible Investor represents and confirms that it has completed all enrollment and "know-your-customer" verification and other requirements prescribed under the EBP Requirements in the manner prescribed in the EBP Requirements. Where an Eligible Investor (as defined below) is participating/bidding on the EBP Platform through an arranger or a custodian, such Eligible Investor must follow, and must ensure that the arranger or a custodian representing it, follows, the procedure and the bidding threshold requirements prescribed under the EBP Requirements.

Investors, who are registered on the EBP Platform and are eligible to make bids for the Debentures of the Issuer and to whom allocation is to be made by Issuer pursuant to selection under the electronic book mechanism for issuance of securities on private placement basis in terms of the EBP Requirements and the Electronic Book Providers shall be considered as "identified persons" for the purposes of Section 42(2) of the Companies Act, 2013, to whom the Issuer shall make private placement of the Debentures and only such "identified persons" shall receive a direct communication from the Issuer with offer to subscribe to the Debentures and only such "identified persons" shall be entitled to subscribe to the Debentures.

Additionally, those arrangers/brokers/intermediaries etc. (as per the defined limits under the EBP Requirements) specifically mapped by the Issuer on the EBP Platform are also eligible to bid/apply/invest for this Issue.

All Eligible Investors are required to check and comply with Applicable Law(s) including the relevant rules / regulations / guidelines applicable to them for investing in this Issue of Debentures. The Issuer, is not in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, nor is the Issuer required to check or confirm the above.

Hosting of this Key Information Document on the website of the BSE/EBP should not be construed as an offer or an invitation to offer to subscribe to the Debentures and the Placement Memorandum has been hosted only as this is stipulated under the SEBI Debt Listing Regulations read with the EBP Requirements. Eligible Investors should check their eligibility before making any investment.

All Eligible Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.

Note: Participation by potential investors in the Issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to Indian securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them.

4.3 Buyback

The Company reserves the right to buy back the Debentures issued by it under the General Information Document and the relevant Key Information Document as per the provisions of Applicable Law, if any.

4.4 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.

4.5 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 (preponed / postponed), the Deemed Date of Allotment of Debentures may also be changed (preponed / postponed) by the Issuer at its sole and absolute discretion.

Disclaimer: Please note that only those persons to whom this Key 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.

SECTION 5: DISCLAIMERS

1. GENERAL DISCLAIMER

This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus under the Companies Act. This Key Information Document is prepared in conformity with the SEBI Regulations and the Companies Act and the rules thereunder. The distribution of this Key Information Document and Issue of Debentures to be listed on the WDM segment of BSE is being made strictly on a private placement basis. This Key Information Document is not intended to be circulated to more than 200 persons in the aggregate in a Financial Year and to any person other than an Eligible Investor. 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 Key Information Document does not constitute and shall not be deemed to constitute an offer or an invitation to subscribe to the Debentures to the public in general. This Key Information Document is uploaded on the BSE EBP Platform and offer will be made by issue of this Key Information Document along with signed Application Form after completion of the bidding, to successful bidders. This Key Information Document discloses information pursuant to the SEBI NCS Regulations as amended from time to time and shall be uploaded on the BSE EBP Platform to facilitate invitation of bids. This Key Information Document shall be available on the wholesale debt market segment of the BSE after the final listing of the Debentures. This Key Information Document has been prepared solely to provide general information about the Company to Eligible Investors to whom it is specifically addressed and who are willing and eligible to subscribe to the Debentures. This Key Information Document does not purport to contain all the information that any Eligible Investor may require. Further, this Key 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 Key Information Document nor any other information supplied in connection with the Debentures is intended to provide the basis of any credit or other evaluation and any recipient of this Key Information Document should not consider such receipt a recommendation to purchase any Debentures. Each Eligible Investor contemplating purchasing any Debentures should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Company as well as the structure of the Issue. Potential Eligible 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 Debentures and should possess the appropriate resources to analyze such investment and the suitability of such investment to such Investor's particular circumstances. It is the responsibility of potential Eligible Investors to also ensure that they will sell these Debentures in strict accordance with this Key Information Document and Applicable Laws, so that the sale does not constitute an offer to the public, within the meaning of the Companies Act, 2013. Neither the intermediaries nor their agents nor advisors associated with the Issue undertake to review the financial condition or affairs of the Company during the life of the arrangements contemplated by this Key Information Document or have any responsibility to advise any Eligible Investor or potential Eligible Investor in the Debentures of any information coming to the attention of any other intermediary. By subscribing to the Issue, Eligible Investors shall be deemed to have acknowledged that the Company does not owe them a duty of care in this respect. Accordingly, none of the Issuer’s officers (including principal officer and/or its Directors or employees shall be held responsible for any direct or consequential losses suffered or incurred by any recipient of this Key Information Document as a result of or arising from anything expressly or implicitly contained in or referred to in this Key Information Document or any information received by the recipient in connection with this Issue

The Company confirms that, as of the date hereof, this Key Information Document (including the documents incorporated by reference herein, if any) contains all information that is material in the context of the Issue, is accurate in all material respects and does not contain any untrue statement of a material fact or omit to state any material fact necessary to make the statements herein, in light of the circumstances under which they are made, and is not misleading. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this Key Information Document or in any material made available by the Company 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 Company certifies that the disclosures made in this Key Information Document are adequate and in conformity with the SEBI Regulations. Further, the Company accepts no responsibility for statements made otherwise than in the Key Information Document or any other material issued by or at the instance of the Company and anyone placing reliance on any source of information other than this Key Information Document for investment in the Issue would be doing so at his

own risk. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this Key Information Document or in any material made available by the Company to any potential Eligible 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 legal advisors to the Company and any other intermediaries and their agents or advisors associated with the Issue of Debentures have not separately verified the information contained herein. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by the legal advisor to the Eligible Investor or any such intermediary as to the accuracy or completeness of the information contained in this Key Information Document or any other information provided by the Issuer. Accordingly, the legal advisors to the Company and other intermediaries associated with the Issue shall have no liability in relation to the information contained in this Key Information Document or any other information provided by the Company in connection with the Issue.

The Company does not undertake to update the Key Information Document to reflect subsequent events after the date of the Key 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 Key Information Document nor any Issue made hereunder shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Company since the date hereof. This Key Information Document and the contents hereof are restricted providing information under the SEBI NCS Regulations for the purpose of inviting bids on the BSE - EBP Platform only for the Eligible Investors. An offer of private placement shall be made by the Company by way of issue of the signed Application Form to the successful bidders who have been addressed through a communication by the Issuer, and only such recipients are eligible to comply with the relevant regulations/guidelines applicable to them. The contents of this Key Information Document and any other information supplied in connection with this Key Information Document, or the Debentures are intended to be used only by those Eligible Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced or disseminated by the recipient.

The Issue of the Debentures will be under the electronic book mechanism. No invitation is being made to any persons other than the Eligible Investors to whom Application Forms along with this Key Information Document have been sent. Any application by a person to whom the Key Information Document has not been sent by the Company shall be rejected without assigning any reason. Invitations offers, and allotment of the Debentures shall only be made pursuant to this Key Information Document and Application Form. You may not be and are not authorized to:

(i) deliver this Key Information Document or any other information supplied in connection with this Key Information Document or the Debentures to any other person; or

(ii) reproduce in part or full, this Key Information Document or any other information supplied in connection with this Key Information Document or the Debentures in any manner whatsoever. Any distribution or reproduction of this Key Information Document in whole or in part or any public announcement or any announcement to third parties regarding the contents of this Key Information Document or any other information supplied in connection with this Key Information Document, or the Debentures is unauthorized. Failure to comply with this instruction may result in a violation of the Companies Act, the SEBI Regulations or other Applicable Laws of India and other jurisdictions. This Key Information Document has been prepared by the Company for providing information in connection with the proposed Issue described in this Key Information Document.

Any person who is in receipt of this Key Information Document, including the Eligible Investors, shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents without the consent of the Issuer. The recipient agrees to keep confidential all of such information provided (or made available hereafter), including, without limitation, the existence and terms of such transaction, any specific pricing information related to the transaction or the amount or terms of any fees payable to us or other parties in connection with such transaction. This Key Information Document may not be photocopied, reproduced, or distributed to others (other than the advisors of Eligible Investors) at any time without the prior written consent of the Issuer.

This Key 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 Debentures or the distribution of this Key Information Document in any jurisdiction where such action is not permitted. Persons into whose possession

this Key Information Document comes are required to inform themselves about and to observe any such restrictions. The Key Information Document is made available to the Eligible Investors in the Issue on the strict understanding that it is confidential.

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE DISCLOSURE DOCUMENT TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT/ / PURPOSE/ OBJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE DISCLOSURE DOCUMENT. THE ISSUER HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE DISCLOSURE DOCUMENT ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

2. DISCLAIMER OF THE RESERVE BANK OF INDIA

THE DEBENTURES HAVE NOT BEEN RECOMMENDED OR APPROVED BY THE RESERVE BANK OF INDIA ("RBI") NOR DOES THE RBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS DOCUMENT SHOULD NOT, IN ANY WAY, BE DEEMED OR CONSTRUED THAT THE SECURITIES HAVE BEEN RECOMMENDED FOR INVESTMENT BY THE RBI. RBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF THE ISSUER COMPANY, OR THE SECURITIES BEING ISSUED BY THE ISSUER COMPANY OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS DOCUMENT. POTENTIAL INVESTORS MAY MAKE INVESTMENT DECISIONS IN THE SECURITIES OFFERED IN TERMS OF THIS DOCUMENT SOLELY ON THE BASIS OF THEIR OWN ANALYSIS AND RBI DOES NOT ACCEPT ANY RESPONSIBILITY ABOUT SERVICING/ REPAYMENT OF SUCH INVESTMENT.

3. DISCLAIMER OF THE SECURITIES & EXCHANGE BOARD OF INDIA

THIS DOCUMENT HAS NOT BEEN FILED WITH SECURITIES & EXCHANGE BOARD OF INDIA (SEBI). THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY SEBI NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS DOCUMENT SHOULD NOT, IN ANY WAY, BE DEEMED OR CONSTRUED THAT THE SAME HAS BEEN CLEARED OR VETTED 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 THIS DOCUMENT. THE ISSUE OF DEBENTURES BEING MADE ON PRIVATE PLACEMENT BASIS, FILING OF THIS DOCUMENT IS NOT REQUIRED WITH SEBI HOWEVER SEBI RESERVES THE RIGHT TO TAKE UP AT ANY POINT OF TIME, WITH THE ISSUER COMPANY, ANY IRREGULARITIES OR LAPSES IN THIS DOCUMENT.

4. DISCLAIMER CLAUSE OF THE STOCK EXCHANGE(S)

AS REQUIRED, A COPY OF THIS KEY INFORMATION DOCUMENT HAS BEEN FILED WITH BSE IN TERMS OF SEBI NCS REGULATIONS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT SUBMISSION OF THIS KEY INFORMATION DOCUMENT TO THE BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THIS KEY INFORMATION DOCUMENT HAS BEEN REVIEWED, CLEARED OR APPROVED BY BSE, NOR DOES BSE IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS KEY INFORMATION DOCUMENT. BSE DOES NOT WARRANT THAT THE NCDS WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON BSE NOR DOES BSE TAKE ANY RESPONSIBILITY FOR THE SOUNDNESS OF THE FINANCIAL AND OTHER CONDITIONS OF THE COMPANY, ITS PROMOTERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THE COMPANY.

5. DISCLAIMER IN RESPECT OF RATING AGENCIES

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 RATING 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.

THE RATING LETTER IS VALID AS ON THE DATE OF THE KEY INFORMATION DOCUMENT AND IS NOT OLDER THAN ONE YEAR. A COPY OF THE RATING LETTER ALONG WITH RATING RATIONALE HAS BEEN ANNEXED HERETO IN ANNEXURE I OF THIS KEY INFORMATION DOCUMENT.

6. DISCLAIMER IN RESPECT OF JURISDICTION

ISSUE OF THESE DEBENTURES HAVE BEEN/WILL BE MADE IN INDIA TO INVESTORS AS SPECIFIED UNDER CLAUSE "ELIGIBLE INVESTORS" IN THIS KEY INFORMATION DOCUMENT, WHO HAVE BEEN/SHALL BE SPECIFICALLY APPROACHED BY THE COMPANY. THIS KEY INFORMATION DOCUMENT IS NOT TO BE CONSTRUED OR CONSTITUTED AS AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE TO DEBENTURES OFFERED HEREBY TO ANY PERSON TO WHOM IT IS NOT SPECIFICALLY ADDRESSED. THE DEBENTURES ARE GOVERNED BY AND SHALL BE CONSTRUED IN ACCORDANCE WITH THE EXISTING INDIAN LAWS. ANY DISPUTE ARISING IN RESPECT THEREOF WILL BE SUBJECT TO THE EXCLUSIVE JURISDICTION OF THE COURTS AND TRIBUNALS OF MUMBAI, MAHARSHTRA, INDIA

7. APPLICABLE REGULATIONS

DISCLOSURE DOCUMENT CONTAINING DISCLOSURE AS PER SCHEDULE – I TO THE SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED FROM TIME TO TIME ("DEBT LISTING REGULATIONS" OR "SEBI NCS REGULATIONS"), SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED FROM TIME TO TIME ("LISTING REGULATIONS"), MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER ISSUED BY SEBI VIDE CIRCULAR NO. SEBI/HO/DDHS/POD1/P/CIR/2023/119 DATED AUGUST 10, 2021, MASTER DIRECTION – NON-BANKING FINANCIAL COMPANY – SYSTEMICALLY IMPORTANT NON-DEPOSIT TAKING COMPANY AND DEPOSIT TAKING COMPANY (RESERVE BANK) DIRECTIONS, 2016 AND FORM NO. PAS – 4 PURSUANT TO SECTION 42 OF THE COMPANIES ACT, 2013 ("ACT") READ WITH COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014, ("PAS RULES"), AS AMENDED FROM TIME TO TIME.

8. 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 KEY 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 EXCEPTAS 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 KEY 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 KEY 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 KEY 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. THE DEBENTURE TRUSTEE IS NEITHER A PRINCIPAL DEBTOR NOR A GUARANTOR OF THE DEBENTURES.

9. 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.

10. LEAD MANAGER DISCLAIMER:

THE LEAD MANAGER ACCEPT NO RESPONSIBILITY FOR ANY STATEMENTS OR INFORMATION PROVIDED OTHER THAN THOSE CONTAINED IN THIS ISSUE DOCUMENT, OR ANY ADVERTISEMENT OR MATERIAL AUTHORIZED BY OR ISSUED AT THE INSTANCE OF THE ISSUER. ANY PERSON PLACING RELIANCE ON ANY OTHER SOURCE OF INFORMATION WILL BE DOING SO ENTIRELY AT THEIR OWN RISK. THE LEAD MANAGER DO NOT GUARANTEE THE FINANCIAL PERFORMANCE OF THE ISSUER OR THE PROJECT, NOR ASSUME RESPONSIBILITY FOR THE ACCURACY, COMPLETENESS, OR ADEQUACY OF ANY OPINIONS EXPRESSED HEREIN. INVESTORS ARE STRONGLY ENCOURAGED TO MAKE INDEPENDENT DECISIONS AFTER CAREFULLY EVALUATING ALL AVAILABLE INFORMATION.

Serial No:

Addressed to: Phillip Services India Private Limited, Phillip Finance and Investment Services India Private Limited, Phillip Commodities India Private Limited (The investor's names have been included for filing purposes only. We have prepared PAS-4 in triplicate for each proposed investor).

SECTION 6: FROM 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 UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES ("DEBENTURES") EACH HAVING A FACE VALUE OF INR 10,000 FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000 IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "DEBENTURES") BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")

6.1 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

Registered Office and Corporate Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India

Telephone: +91 481 258 6400

Website: www.kosamattam.com

Contact Person: Sreenath P

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;

Branch Details:

As more particularly set out in the General Information Document.

d. Brief particulars of the management of the Company:

As more particularly set out in the General Information Document.

e. Name, addresses, Director Identification Number (DIN) and occupations of the directors:

S. No	Name, Designation, DIN	Age	Address	Other Directorship Partnership	Whether wilful Defaulter (Yes/No)
1.	**Mathew K. Cherian** **Designation:** Chairman and Managing Director **DIN:** 01286073	69	354A, Kosamattam House, Manganam P.O., Kottayam - 686 018, Kerala, India	1. Kosamattam Ventures Private Limited;	No
2.	**Laila Mathew** **Designation:** Whole-Time Director **DIN:** 01286176	65	354A, Kosamattam House, Manganam P.O., Kottayam – 686 018, Kerala, India.	1. Kosamattam Ventures Private Limited;	No
3	**Davis George** **Designation:** Independent Director **DIN:** 10948354	35	Kakkanattu, Monippally, Kerala- 686636	NIL	No
4.	**Josy Thomas** **Designation:** Independent Director **DIN:** 02597096	59	Kallarackal, Shreyas Villas, Muttambalam (Part), Devalokam, Kottayam, Kerala - 686001	NIL	No
5.	**Sebastian Kurian** **Designation:** Independent Director **DIN:** 09416863	68	Puthiyaparampil, Pampady, Poothakuzhy, Vaikom, Kottayam - 686 521, Kerala, India	NIL	No

f. Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI.

There have been no changes in the Promoter's holding in our Company during last financial year beyond the threshold prescribed by RBI.

g. NPA exposures of the issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the issuer;

6.2

Movement of NPAs	As at March 31, 2025	As at March 31, 2024	As at March 31, 2023
Gross NPA	7,875.10	7,761.03	7,754.85
Provision	5,213.60	4,984.09	4,429.88
Net NPA	2,661.50	2,776.94	3,324.97

MANAGEMENT PERCEPTION OF RISK FACTORS

Please refer to **Section 3** of the General Information Document.

6.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER:

Please refer to Section 3 of the General Information Document.

6.4 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
(i) Loan from any bank or financial institution and interest thereon: NIL

6.5 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
Sreenath P.	Company Secretary and Compliance Officer	Kosamattam Finance Limited Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001,	+91 481 258 6506	cs@kosamattam.com

6.6 Any default in annual filing of the Company under the Companies Act, 2013 or the rules made thereunder:

NIL

6.7 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	As set out in Section 10.7 of the General Information Document
Date of passing of Board Resolution and Debenture Committee Resolution	Board resolution dated: June 16, 2025. Debenture Committee resolution dated June 20,2025 A copy of both of these resolutions has been annexed hereto in **Annexure V** of this Key Information Document**.**
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
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	ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES ("**DEBENTURES**") EACH HAVING A FACE VALUE OF INR 10,000 FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000
Price at which the security is being offered, including premium if any, along with justification of the price	The Debentures are being offered at face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture
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	Not Applicable as the Debentures are being offered at face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.

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)	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
The class or classes of persons to whom the allotment is proposed to be made	Please refer to '*Eligible Investors*' under Section 4.3 of this 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]	Not Applicable
The proposed time within which the allotment shall be completed	The Debentures will be deemed to be allotted on July 01, 2025 ("Deemed Date of Allotment"), and the Company will ensure that the Debentures are credited into the demat accounts of the holders of the Debentures ("Debenture Holders") [within 2 (two) Business Days from the Deemed Date of Allotment], each in accordance with the debenture trust deed ("Debenture Trust Deed") to be entered into between the Company and the debenture trustee ("Debenture Trustee"). In any case, the period within which the Debentures will be allotted will not exceed the maximum period of 60 (sixty) days from the date of receipt of application money, as prescribed under the Companies Act, 2013.
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 nonconvertible debentures]	Not Applicable
The change in control, if any, in the company that would occur consequent to the private placement	Not Applicable
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	1. Allotment of Secured Non-Convertible debentures of INR.1,00,000 aggregating to INR. 50,00,00,000 to Sundaram Finance Limited on December 16, 2024. 2. Allotment of Secured Non-Convertible debentures of INR. 10,000 aggregating to INR. 75,00,00,000 to Phillip Services India Private Limited on January 1,2025. 3. Allotment of Secured Non-Convertible debentures of INR. 10,000 aggregating to INR. 100,00.00.000 to Phillip Services India Private Limited and Phillip Finance And Investment Services India Pvt Ltd on March 13, 2025.
The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
Amount, which the Company intends to raise by way of proposed offer of securities	Upto to INR 75,00,00,000 (Indian Rupees Seventy Five Crore only)

Terms of raising of securities:	**Duration, if applicable:**	The Debentures will be redeemed on December 31, 2027 (deemed) The proposed interest payment and redemption schedules are set out in **Annexure IV** of this Key Information Document.
	Rate of Interest or– Coupon	Fixed coupon - 10% p.a. payable monthly.
	Mode of Payment	Electronic clearing services (ECS)/credit through RTGS system/ direct credit or national electronic fund transfer (NEFT) or Immediate Payment Service (IMPS). Wherein the subscription amounts on the Debentures issued by the Issuer should be paid into the account details set out in Section 4.2 (Process flow of settlement) of this Key Information Document
	Mode of Repayment	Through Banking channel
Proposed time schedule for which the Issue/Offer Letter is valid	**Deemed Issue Open Date:** June 30, 2025 **Deemed Issue Closing Date:** June 30, 2025 **Deemed Pay-in Date:** July 01, 2025 **Deemed Date of Allotment:** July 01 ,2025	
Purpose and objects of the Issue/Offer	Please refer to section named "*Utilization of the Issue Proceeds*" in Section 2.5 (*Issue Details*) of this Key Information Document.	
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	-	
Principal terms of assets charged as security, if applicable	Please refer to 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 2.5 (Issue Details) of this Key Information Document.	
The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	NIL	

The pre-issue and post-issue shareholding pattern of the Company in the following format:

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	15,96,54,185	70.21	15,96,54,185	70.21
	Bodies Corporate	-	-	-	-
	Sub-total				
2	Foreign promoters				
	Sub-total *(A)*	15,96,54,185	70.21	15,96,54,185	70.21
B	*Non-promoters' holding*				
1	Institutional Investors	-	-	-	-
2	Non-Institutional Investors				
	Private Corporate Bodies	3,60,00,200	15.83	3,60,00,200	15.83
	Directors and relatives	1,25,387	0.05	1,25,387	0.05
	Indian public	3,16,28,068	13.90	3,16,28,068	13.90
	Others (including Non-resident Indians)	-	-	-	-
	Sub-total *(B)*	6,77,53,655	29.79	6,77,53,655	29.79
	GRAND TOTAL	22,74,07,840	100	22,74,07,840	100

6.8 Mode of payment for subscription:

Electronic clearing services (ECS)/credit through RTGS system/ direct credit or national electronic fund transfer (NEFT) or Immediate Payment Service (IMPS). Wherein the subscription amounts on the Debentures issued by the Issuer should be paid into the account details set out in Section 4.2 (Process flow of settlement) of this Key Information Document.

6.9 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 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	***Income Tax*** **A. 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.

Remuneration of directors (during the Current year and last 3 (three) financial years):

Sr. No.	Name of the Director	Designation	As on May 31, 2025	As on March 31, 2025	As on March 31, 2024	As on March 31, 2023
1.	Mathew K. Cherian	Chairman and Managing Director	20	602	535	520
2.	Laila Mathew	Whole-Time Director	16	578	511	496
3.	Paul Jose Maliakal***	Independent Director	NIL	2.9	2.35	1.55
4.	C. Thomas John*	Independent Director	NIL	0.45	4	2.9
5.	Kavil Viswambharan Raveendravilasam**	Independent Director	NIL	NA	NA	NA
6.	Sebastian Kurian	Independent Director	0.5	4.3	1.70	1.1
7.	Josy Thomas	Independent Director	NIL	1	NA	NA
8.	Davis George	Independent Director	NIL	0.05	NA	NA

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

Financial Year	Standalone
2024-25	Please refer Note no. 38 to the financial statements as appearing on page F- 61 of the Financial Statements (**Annexure XII**) of FY 2024-2025 of the Company. .
2023-24	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.
2022-23	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.

Note: Please note that all the annual reports are uploaded on the website of the Company

In case of outstanding debt instruments or Deposits or borrowings, any default in compliance with the material covenants such as creation of security as per terms of agreed, default in payment of interest, default in redemption of repayment, non creation of debenture redemption reserve, default of payment of penal interest wherever applicable	As on the date, the Isuser has not defaulted in compliance with any material covenants agreed to the Issuer and therefore, this would not be applicable ease note that all the annual reports are uploaded on be applicable.
A disclosure that a copy of the Issue document has been delivered for filing to the Registrar of companies under sub section (4) of section 26 of companies Act, 2013 (18 of 2013)	Not applicable as the Debentures under Information Document are being issued on private placement basis under section 42 of companies Act, 2013.

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 steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark	NIL
Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies	NIL

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 of its subsidiaries	

6.10 Financial Position of the Company:

The capital structure of the company in the following manner in a tabular form:

The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value)	**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**
Size of the Present Offer	ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES ("**DEBENTURES**") EACH HAVING A FACE VALUE OF INR 10,000 FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000
Paid-up Capital: **A. After the offer:** **B. After the conversion of convertible instruments (if applicable)**	a. No change b. Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value
Share Premium Account: **a. Before the offer:** **b. After the offer:**	Debentures being non-convertible, there will be no change in the balance of the share premium account ₹ **1,18,06,90,734** ₹ **1,18,06,90,734**

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:

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[5]	22,21,39,502	2,22,13,95,020	91,72,73,83,834	Nil
October 23, 2023	38,67,437	10	40	Cash	Rights Issue[6]	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[7]	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**		

Ri Rights Issue of 52,60,200 Equity shares made to the following 515 allottess, as entitled in the return of allotment filed:

SR.NO.	NAME	NUMBER OF SHARES ALLOTTED
1	Urmila Devi A P .	8,000.00
2	Sreedevi .	6,000.00
3	Shiny Shaji .	10,000.00
4	P I Thomas .	47,000.00
5	Hafsa C M .	14,000.00
6	Gicco George .	18,000.00
7	Elsamma Mathew .	9,000.00
8	Bini Mary George .	8,000.00
9	Aleyamma Varghese .	10,000.00
10	Suja Varghese .	6,000.00
11	Jaison V R .	10,000.00
12	Santhamma Johnson .	6,000.00
13	Tom Joseph .	6,000.00
14	John Thomas .	12,000.00
15	Suku J Kurian .	7,000.00
16	Ouseph .	7,000.00
17	Gracy Alexander .	6,000.00
18	Annamma T John .	6,000.00
19	Vidyasagar G .	12,000.00
20	Thomas Vareekal Scaria .	6,000.00
21	Liceyamma Plakottayil Varkey .	10,000.00
22	Sherly Wilson .	20,000.00

23	Chinnamma I .	36,000.00
24	Syrus J .	10,000.00
25	Thomas Ayrookuzhiyil Samuel .	20,000.00
26	Varughese Thomas .	20,000.00
27	Shahidha Moosa	6,000.00
28	T N Sadasivan Nair .	8,000.00
29	Rachel Philip .	12,000.00
30	Shyjan E P	6,000.00
31	Sheena Benny	7,000.00
32	Dhanya Raj .	8,000.00
33	P C Varghese .	20,000.00
34	Sajikumar Sukumarapillai .	8,000.00
35	Babu Ahamad Kabir	20,000.00
36	Mathai V A .	6,000.00
37	Reeja Mathews .	6,000.00
38	Mariamma Oommen .	6,000.00
39	Inasu .	6,000.00
40	Jayasree Radhadevi .	14,000.00
41	Sindhu .	19,000.00
42	Sheeba S Baby .	9,000.00
43	Ansamma Tomy .	8,000.00
44	Josey K K .	30,000.00
45	Benny Joseph .	8,000.00
46	Varughese Cheriyan .	8,600.00
47	Rejishkumar K R .	20,000.00
48	Akhil Udayan .	10,000.00
49	Lizamma L .	14,000.00
50	Peter Paul	12,000.00
51	Anand Padmavathi Sailesan .	8,000.00
52	Sarakutty	6,000.00
53	Liby C Baby .	6,000.00
54	Aleyamma Abraham	10,000.00
55	Louis Thomas .	6,000.00
56	Simy Dominic .	10,000.00
57	Omana Amma G .	9,000.00
58	Betty Jaison .	20,000.00
59	Paulose Parathuvayalil Sunny .	6,000.00
60	Bijoy Paul	6,000.00
61	Rosa Alias Rekha	6,000.00
62	Johnson C .	6,000.00
63	Santhamma Scaria .	14,000.00
64	Pulikottil Antony Marykunju .	20,000.00
65	Shantymole Sasivilasam Alfred	20,000.00
66	Pushkaran K .	8,000.00
67	Abraham Thomas .	6,000.00
68	Raveendran Namboothiripad .	6,000.00
69	Paulson P J .	6,000.00
70	Rigy Jaison .	10,000.00
71	O C Varghese .	10,000.00
72	Elsa Emil	6,000.00
73	Tijo T Chethiyil .	6,000.00
74	K C Georgekutty .	6,000.00
75	Sindhya Varghese .	10,000.00
76	Molykutty Mathew .	25,000.00
77	Babu Varghese .	6,000.00
78	Vibin .	20,000.00
79	Antony K D .	6,000.00
80	Julius Koshy .	40,000.00
81	K Y Mathai .	6,000.00
82	Annamma Jose Cherukunnel .	10,000.00
83	Ancy George .	6,000.00
84	Alice Lukose .	10,000.00
85	Jidin Jacob Kurian .	10,000.00
86	Gerald James .	12,000.00
87	Sindhu Suresh .	6,000.00
88	Valsamma C N	6,000.00

89	Lissy Joy .	6,000.00
90	Rinta Ann Mathew .	25,000.00
91	Anitha Varghese .	6,000.00
92	Cheriyan E V .	6,000.00
93	Aldo Vincent	6,000.00
94	Sheeja Joy .	10,000.00
95	Beno John .	8,000.00
96	Alexandar Oomman .	10,000.00
97	Vasu Mohanan .	20,000.00
98	Aleyamma Roch .	10,000.00
99	T T Antony .	6,000.00
100	Issac Varghese .	14,000.00
101	M A Kuriakose	10,000.00
102	Gregory Simon T .	6,000.00
103	Jeremiah Godly Varghese .	6,000.00
104	Sethulekshmi Kunjamma .	6,000.00
105	Sasikumar Madhavan Pillai .	8,000.00
106	Annieamma Kurien .	6,000.00
107	Ponnamma Thankachan	6,000.00
108	Abraham P P	6,000.00
109	Idicula Chaprathu Varghese .	6,000.00
110	Mary Abraham .	6,000.00
111	Job T J .	7,200.00
112	Syrleenj Veliyil John .	6,000.00
113	Vazhaparambil Jacob Johny	12,000.00
114	V K Manmadhan .	8,000.00
115	Mercy Jose .	6,000.00
116	Baby Jose .	6,000.00
117	Baisil Alias .	6,000.00
118	Anandavally Vijayan Pillai	6,000.00
119	Kunju Kunjamma John .	6,000.00
120	Susan Alex .	20,000.00
121	Benny Thomas Vayaliparambil .	20,000.00
122	Lizy Kurian .	9,800.00
123	Mariyamma Raju .	6,000.00
124	Janesh Kumar Krishna Pillai .	8,000.00
125	Sreelatha T S .	10,000.00
126	Malath Kurian Elias .	6,000.00
127	C T Babukutty .	20,000.00
128	Kochurani Mathew	10,000.00
129	Alias Kollethu Chummar .	6,000.00
130	P M Joseph .	10,000.00
131	Shibu Simon .	10,000.00
132	Alice Cyriac .	12,000.00
133	Joy P Joseph .	10,000.00
134	George Pulickakudy Varghese .	6,000.00
135	Thomas Abraham .	10,000.00
136	Dinu Babukutty .	15,000.00
137	Bhanu Velayudhan .	16,000.00
138	Sheeja Moni .	10,000.00
139	Abraham Varghese .	10,000.00
140	Sreeja Pezhunilkunnathil Krishnankutty Nair .	30,000.00
141	Rajeev Kumar Gopala Pillai .	30,000.00
142	Sasidharan Nair .	6,000.00
143	Sosamma Jose Moolayil Kizhakkethil .	12,000.00
144	Puthur Rappai Johnson .	7,400.00
145	Susy K K	6,000.00
146	Kannukadan Kuriappan Valsa .	20,000.00
147	Thulasi Pisharasiar N .	8,000.00
148	Soniya Joseph .	14,000.00
149	Michael John .	6,000.00
150	Layamma Thomas .	10,000.00
151	Thalhathu Ouseph Paul .	12,000.00
152	Kampadathil Sebastian Joseph	13,000.00
153	Tom Varghese .	10,000.00
154	Jose Simon .	12,000.00

155	Arun Palakkuzhippil Francis .	10,000.00
156	Vikrama Panicker Parameswara Panicker .	20,000.00
157	Job George .	6,000.00
158	Aleena Thomas .	20,000.00
159	Simpson Joseph .	10,000.00
160	Mathew Kuncheria .	10,000.00
161	Mariamma Jacob .	6,000.00
162	Thomas Francis	10,000.00
163	Antony Joseph .	6,000.00
164	Rajalakshmi G Panicker	10,000.00
165	Kurian Varughese .	12,000.00
166	Anate Mary Augustin .	6,000.00
167	George J Puthiyidom .	6,000.00
168	Geetha Ramesh .	10,000.00
169	Baby Alias .	10,000.00
170	Geevarghese Philip .	20,000.00
171	Jincy Shaju	6,000.00
172	Sreejamol S .	6,000.00
173	Ancy Mathew	6,000.00
174	Sajitha V S .	6,000.00
175	Lucy Simon .	6,000.00
176	Sherly Mathew Melit Palathingal .	6,000.00
177	Kurian Jos Vazhappilly .	6,000.00
178	Radhakrishna Pillai G .	6,000.00
179	Sankarawarrier Prasannakumari .	8,000.00
180	Elsy Antony .	10,000.00
181	Sahadevan .	12,000.00
182	Joseph M V .	30,000.00
183	Edakkalathur Ouseph Kochudevassy .	22,000.00
184	Annie Jacob .	9,400.00
185	Merin Grace Ben .	6,000.00
186	Sebastian .	6,000.00
187	K Gopalakrishnan .	6,000.00
188	K M Joseph .	12,000.00
189	Mangalamuttam Job Joseph .	20,000.00
190	Susamma M	10,000.00
191	Philip V George .	6,000.00
192	Santhi G S	6,000.00
193	Sarojini P .	6,000.00
194	Rachel Baby .	6,000.00
195	Thomas Varghese .	36,000.00
196	Daniel Thomas .	10,000.00
197	Anita Tom Kurian .	10,000.00
198	Sasidharan Nair K K .	6,000.00
199	Thomas Mathew T .	12,000.00
200	Binilkumar M S .	6,000.00
201	George P Varughese .	11,000.00
202	Santhamma George .	10,000.00
203	Mariamma Monikkuttan .	8,000.00
204	Asha Peter .	20,000.00
205	Marykutty Mathew .	10,000.00
206	Sebastian Mathew P .	20,000.00
207	Ancy Babu .	6,000.00
208	Sherly Abraham .	12,000.00
209	Shini Biju .	6,000.00
210	Ameena Shaju .	10,000.00
211	James K J .	10,000.00
212	Mercy Joseph .	6,000.00
213	Saramma Varkey .	8,000.00
214	Thankachan P P .	14,000.00
215	Sadique .	6,000.00
216	T G Manoj .	6,000.00
217	Kamalasanan C R .	6,000.00
218	Monson Varughese .	12,000.00
219	E P Devassy .	6,000.00
220	Mallika .	8,000.00

221	Ammini Raju Athanickal .	12,000.00
222	Cheeramelil Chacko Thomas	12,000.00
223	Giju Thomas .	12,000.00
224	Remya Rajesh	8,000.00
225	Mathew Varghese .	6,000.00
226	Biju Varghese	20,000.00
227	Shaji Kunnilakat John	12,000.00
228	Anagha P J .	6,000.00
229	Mrudul P D .	10,000.00
230	Maliakkel Kuriappan Kochurani .	6,000.00
231	K G Sreekumari .	6,000.00
232	C U K Nair .	10,000.00
233	Saraswathy Narayanan	6,000.00
234	Pauly P K	6,000.00
235	K T Peter .	13,000.00
236	Mary Paul .	11,000.00
237	Laly Babu .	6,000.00
238	Lissy .	6,000.00
239	Vasudevan Dwarakanathan Nettath	7,000.00
240	Thomas Abraham .	7,000.00
241	Shantymol Kuriakose .	6,000.00
242	T V Thomas .	6,000.00
243	Sajimon Simon .	24,000.00
244	Radhamma .	6,000.00
245	Mohanakumar V D .	6,000.00
246	K J Paul	6,000.00
247	Sreekantan Nair Kuttan Pillai .	10,000.00
248	Neethu .	6,000.00
249	Jobel George .	6,000.00
250	Yohannan Poikamelethil Chacko	10,000.00
251	Thomas Thomas Noottanikunnel .	10,000.00
252	Thomas Joseph .	12,000.00
253	Gopakumar Madathilparambil Govindapillai	12,000.00
254	Vikramapanicker Praveenkumar .	12,000.00
255	Kala Nandakumar .	6,000.00
256	Elizabeth Alexander .	6,000.00
257	Jemi John .	10,000.00
258	Anju Mariam Varghese .	6,000.00
259	Podimon C G .	6,000.00
260	George P G .	23,000.00
261	Reshma .	15,000.00
262	Pratheeshkumar P .	6,000.00
263	Mini Vincey .	6,000.00
264	Sneha Shawn	6,000.00
265	M S Yohannan .	6,000.00
266	Balappan Nair K G .	6,000.00
267	Leelamma Chacko .	6,000.00
268	Aluvile Kavitha Geevarghese	10,000.00
269	Jiji Joseph .	10,000.00
270	Usha .	7,000.00
271	Valsamma Varghese .	28,000.00
272	Amal A .	6,000.00
273	Edwin Biju Mathai	6,000.00
274	Thomas K C .	10,000.00
275	Shany Anet A .	6,000.00
276	Aleyamma M Vadakel .	20,000.00
277	Paul Peter Malakeel .	8,000.00
278	Radhakrishnan J .	6,000.00
279	Ponnattu Mathai George	6,000.00
280	Annakutty Varghese .	8,000.00
281	Lilly Mathai .	6,000.00
282	Susy Paul .	6,000.00
283	Neena Antony .	10,000.00
284	Edapylavan Varkey Thomas .	24,000.00
285	Sunil George K B .	15,000.00
286	Krupa Noble P Thomas .	8,400.00

287	M D Paulose .	38,000.00
288	Gnanaseelan Joshua .	10,000.00
289	Thankamma Varghese	24,000.00
290	Rebecca Abraham .	6,000.00
291	Rosamma Thottuvelil Sebastian	8,000.00
292	Sabu Jacob Vadakkadom .	6,000.00
293	Sheeladevi .	6,000.00
294	Sathikumary N R	6,000.00
295	Sony R R .	6,000.00
296	Pushpa George	6,000.00
297	Laly Kurian .	10,000.00
298	Ramani John .	12,000.00
299	Jessy Cherian .	20,000.00
300	K V George .	10,000.00
301	Gil George .	14,000.00
302	Aswin S Palappillil .	6,000.00
303	Kuriakose Palappillil Varkey .	6,000.00
304	Sabu Kurian	6,000.00
305	Georgie Alexander	22,000.00
306	Sankara Pillai .	16,000.00
307	Sasikumar N K .	6,000.00
308	Harikumar D	10,000.00
309	Shajimon P V .	6,000.00
310	Renjitha Raj T P .	12,000.00
311	Goldy R Nath .	7,500.00
312	Thomaskutty M	10,000.00
313	Sarojini Kesavan .	6,000.00
314	Mavelil Joshua Koshy .	6,000.00
315	Chacko Abraham .	6,000.00
316	Chinnamma Aniyan Kunju .	7,000.00
317	Aniyankunju Kunjappy .	7,000.00
318	Lovely Babu .	6,000.00
319	Moncy Cheriyan .	10,000.00
320	Lizyamma Varghese .	18,000.00
321	Abraham George .	27,400.00
322	Suja Johns .	6,000.00
323	Chandralekha .	6,000.00
324	Jyothi S	10,000.00
325	Annamma K Vaidyan .	6,000.00
326	Saramma George .	6,000.00
327	Ramani Bhasi .	50,000.00
328	Jobin Mathew Kuthoor	8,000.00
329	Punneliparambil Paul Davies .	6,000.00
330	Lakshmi Unnikrishnan .	15,000.00
331	Lali Bharathan .	10,000.00
332	Saranya Kallayil Sankaranarayanan .	6,000.00
333	Rosamma .	6,000.00
334	Agnous Augustine .	6,000.00
335	Joseph John	6,000.00
336	Sunnichan T S .	7,000.00
337	Jose Cherian .	20,000.00
338	Geetha Madhu .	6,000.00
339	Sunitha .	6,000.00
340	Aleyamma K K .	13,000.00
341	George Varghese .	6,000.00
342	Kuttan Pillai Sasidharan Nair .	6,000.00
343	Alexander .	6,000.00
344	Sandhya Thomas .	12,000.00
345	Koshy Mathew	10,000.00
346	Sherly Joys .	6,000.00
347	Gopalakrishnan Nair .	6,000.00
348	Sabu John .	36,000.00
349	Kunjukutty Thankachan .	6,000.00
350	Mariyamma Varghese .	6,000.00
351	Leny John .	10,000.00
352	Philip George .	6,000.00

353	Shoma Anie Mammen	6,000.00
354	Celine M D .	20,000.00
355	Thekkeppat Sankarankutty .	18,000.00
356	Preethy Gil .	8,000.00
357	C P Thomas	12,000.00
358	Molly Joy .	6,000.00
359	O C Varghese .	10,000.00
360	Vineeth Varghese Joy .	8,000.00
361	Raju .	12,000.00
362	Pothanalil Padmanabhan Vijayan .	20,000.00
363	Sobhana Vijayan .	20,000.00
364	Hebu Ismail Dileep .	6,000.00
365	Celine Kuriala .	6,000.00
366	Lonappan Alappat Pauly	10,000.00
367	Roshmi Jestine Erumakkattuparambil .	6,000.00
368	Bincy Liju .	7,000.00
369	Vijayalakshmi P .	10,000.00
370	Vilasini Aravindan .	10,000.00
371	Antony L Kakkassery	6,000.00
372	Laila .	7,000.00
373	Mahalakshmi Vadakkeodath .	16,000.00
374	Cherian Joseph	10,000.00
375	Marykutty Cherian .	30,000.00
376	Anoop Kunnathully .	8,000.00
377	K D Mary .	7,000.00
378	Joshimol S .	6,000.00
379	Abraham T Mathew .	6,000.00
380	Georgekutty Mathew .	6,000.00
381	Joy Madathettu Chettayil Chacko .	7,000.00
382	Nishamol K Thomas .	9,000.00
383	Binoy Augustine .	8,000.00
384	Sebastian K K .	6,000.00
385	Mariamma M M .	6,000.00
386	Aleyamma Abraham .	20,000.00
387	Jimmy Joseph .	32,000.00
388	Lizy Oppoottil Chacko .	10,000.00
389	Reeny Joe	13,000.00
390	Krishna Kumar K.P.	6,000.00
391	Mary Molly M A .	6,000.00
392	Sahadevan .	15,000.00
393	Leelamma Johny .	16,000.00
394	Prasad Vaidyan P K	8,000.00
395	Devayani .	16,000.00
396	Balakrishna Panicker L P .	6,000.00
397	Ambika .	15,000.00
398	G Sudha .	6,000.00
399	Baby Stephan .	6,000.00
400	Ajesh Kurian	10,000.00
401	Devadasa Pai T M .	8,000.00
402	Ani Joseph	6,000.00
403	Babu P Varghese .	10,000.00
404	Annie Jacob	6,000.00
405	Shelmi Kandathil Joseph .	20,000.00
406	Piouskutty Jose .	6,000.00
407	Baby John .	18,000.00
408	Shiny Baby .	6,000.00
409	Annamma Abraham .	25,000.00
410	Thomas P T .	6,000.00
411	Basanth Thomas .	8,000.00
412	John Eapen	8,000.00
413	Saly Rajan Vellappallil .	12,000.00
414	Bincy Joseph .	6,000.00
415	Paul V O .	6,000.00
416	Ramesh R Nair .	6,000.00
417	Bindhumol R	6,000.00
418	Ann Treesa Joshy .	8,000.00

419	Jommy Mathew .	8,000.00
420	Jinu Mathew .	16,000.00
421	Smithamol C A .	6,000.00
422	Ruby K Thomas .	6,000.00
423	Raju Joseph .	6,000.00
424	Thomas K .	6,000.00
425	Paul Jose Mathew	10,000.00
426	Babychen Manuel	6,000.00
427	Thomas Mathew	6,000.00
428	Vincy Wilson .	8,000.00
429	Jolly Stephen .	6,000.00
430	Reji Abraham .	6,000.00
431	Joly Jose .	10,000.00
432	Linse K A .	6,000.00
433	K A Polson .	6,000.00
434	Jose Kannampilly Antony .	10,000.00
435	Ranganadhan M T	10,000.00
436	Annmaria Puthur Johnson .	6,000.00
437	Lonappan T J .	10,000.00
438	Mary P V .	10,000.00
439	Lisna Anto .	13,000.00
440	Lucy	6,000.00
441	Thottan Varghese Vincent	6,000.00
442	Ancy Reegan .	6,000.00
443	Leemol Tito	6,000.00
444	Mary Anto T	6,000.00
445	Thankappan	6,000.00
446	Shyama Ashim	8,000.00
447	Joy John	6,000.00
448	Annamma Joseph .	10,000.00
449	Mariamma Babu .	6,000.00
450	Sherin John .	6,000.00
451	Dasan M Jorge .	20,000.00
452	Devassy C I .	10,000.00
453	Pathrose Kakkattil Kuruvilakuriako .	6,000.00
454	Sheeja P C	6,000.00
455	Antony Pullattu Antony .	6,000.00
456	Jayakumar T K .	6,000.00
457	Remya V Nair .	6,000.00
458	Jameela .	20,000.00
459	Anil Joseph	6,000.00
460	Neal George	10,000.00
461	Aisha .	6,000.00
462	Sunny Thomas .	18,000.00
463	Unnikrishnan Namboothiri A N .	6,000.00
464	Madhu Sudanan Namboothiri	6,000.00
465	P Radhamma .	6,000.00
466	Sherly Mathew .	6,000.00
467	Jessy Francis .	6,000.00
468	Indira M R	10,000.00
469	Molly Moncy .	9,000.00
470	Shirly Paul .	6,000.00
471	Merin Thomas .	20,000.00
472	Subaida Haleem	10,000.00
473	Fr Issac M I .	44,000.00
474	Antreesa Paul .	39,000.00
475	Moncy Vavachan .	9,000.00
476	Aleyamma Kuriakose .	6,000.00
477	Thomas Mathai .	40,000.00
478	Leenamma Francis .	6,000.00
479	Chinchu Varghese .	6,000.00
480	Thankamma Peter .	10,000.00
481	Sarala M .	6,000.00
482	Sania Varghese	12,000.00
483	Baldwin .	6,000.00
484	Ammini .	6,000.00

485	Sneha Prabha Rajamma .	8,000.00
486	Arianne Joseph .	10,000.00
487	Sandhya J S .	6,000.00
488	Morji John .	20,000.00
489	Rushendraprabha .	6,000.00
490	Thomas Jacob	8,000.00
491	Daisy Sebastian .	6,000.00
492	Lisy Sebastian .	10,000.00
493	Varghese V G .	8,000.00
494	Jose Joseph	10,000.00
495	Dileep Vattaparambil Subramanian	6,000.00
496	Bejoy Paul .	10,000.00
497	Vadassery Poulose Anto .	6,000.00
498	C D Mercy .	6,000.00
499	Tharayil Mohan Pooja .	9,600.00
500	Toms V L	6,000.00
501	Sivaprasad V R .	10,000.00
502	Liviya Vincent Pulikkottil .	6,000.00
503	V S Leela .	12,000.00
504	Phina Thomas .	10,000.00
505	Subhadramma Janaki Amma .	6,000.00
506	Annamma Idicula .	8,500.00
507	Daniel Mathai .	10,000.00
508	Samuel Mathai .	6,000.00
509	Mary Thomas .	11,400.00
510	Lissy Thomas .	10,000.00
511	Rajesh K .	6,000.00
512	Shiny Sajan .	20,000.00
513	Daniel P D .	6,000.00
514	Shainy Samuel .	6,000.00
515	Jiju John .	10,000.00
	Total	**52,60,200.00**

2. Rights Issue of 38,67,437 Equity shares made to the following allottess, as entitled in the return of allotment filed:

SR.NO.	NAME	NUMBER OF SHARES ALLOTTED
1	Sony John	16,667.00
2	Vijaya Kumar K	10,000.00
3	Abraham P J	13,334.00
4	Anilkumar P	10,000.00
5	Paulose K P	5,000.00
6	Joseph K O	5,000.00
7	Saurav Somanath	5,000.00
8	Meenu Chandran	5,000.00
9	K P Kesavan	5,000.00
10	Reeba Saju	5,000.00
11	Varghese P O	5,000.00
12	Sherly M M	5,000.00
13	Jeeji T S	5,000.00
14	Leelamma Joseph Sibichan	9,000.00
15	Joseph Sibichan	10,000.00
16	Reena Philipose	18,000.00
17	K V Varghese	15,000.00
18	Jerome Santhosh Nambadan	5,000.00
19	Thomas K A	8,500.00
20	Jayakrishnan S	5,000.00
21	Jayan Rajan	5,000.00
22	Keerickal Geevarghese Chacko	8,334.00
23	Jacob Varughese Mepurathu	5,000.00
24	Shantha Chandy	25,000.00
25	Sowmya Jose P	5,835.00
26	Sebastian Denny Kuriakose	5,000.00
27	Joel Jose	8,335.00
28	Manikandan K R	5,000.00
29	Sajan Thomas	16,668.00
30	R Ayyappan	5,000.00

31	Mary Thomas	8,500.00
32	Jose Shelby	5,000.00
33	Pallipuram Job Jos	5,000.00
34	Shentiraj S S	6,667.00
35	Anoop Chandrasekharan Nair	5,000.00
36	Thomas Varghese .	6,700.00
37	Vivek Zachariah Stephen .	8,350.00
38	Chandramathy .	6,000.00
39	Annamma Solomon	17,500.00
40	Sheena Abraham .	5,000.00
41	John Easaw	8,334.00
42	Sreelekha .	5,000.00
43	Neseela .	11,670.00
44	Tom Varghese .	6,700.00
45	Santha George .	25,000.00
46	Augusthy James .	14,250.00
47	Aleyamma M Vadakel .	34,925.00
48	Cini P Mathew .	5,000.00
49	Mohamed Abdul Haleem P M	16,667.00
50	Subaida Haleem	8,334.00
51	Joppan D .	8,350.00
52	Sherly Roy	5,000.00
53	Alice Babu .	5,000.00
54	Chackochan K	5,000.00
55	Rajan Mathew .	5,000.00
56	Shibu Gopalan .	15,000.00
57	Elsamma Mathew .	17,500.00
58	Bhuvanachandran .	8,335.00
59	Bhaskaran Somarajan .	5,000.00
60	Daisy Raju .	6,667.00
61	Santhamma Scaria .	5,000.00
62	Geetha Kochumon	5,000.00
63	Usha Sukumaran .	8,250.00
64	Radha Kuruppuparambil Thundan .	24,150.00
65	Fr Seby Chittilappilly .	10,000.00
66	T K Ignatious .	8,500.00
67	Davis Antony .	5,000.00
68	Jose Thomas Chakkalakkal .	8,333.00
69	Vadassery Poulose Anto .	5,000.00
70	Mathews K Jacob .	10,000.00
71	Joseph K I .	5,000.00
72	Jessy Joseph .	5,000.00
73	Sankarawarrier Prasannakumari .	10,000.00
74	Chandrika Babu .	5,000.00
75	Chellappan Haridas .	8,000.00
76	Annakutty Varghese .	13,400.00
77	Jessy Jacob .	5,000.00
78	Eapen Varughese .	16,667.00
79	Annamma Thomas .	8,334.00
80	Mercy Tom	16,667.00
81	Mathew M T .	8,335.00
82	Sreekiran M .	5,000.00
83	Rajamma Bharathy .	5,000.00
84	Ambily Mariamma Thankachan .	33,500.00
85	Varghese Thomas .	6,700.00
86	Sujatha Kumari .	5,000.00
87	Jessymol .	5,000.00
88	Indira Ramachandran Pillai .	8,500.00
89	Bindu S Babu .	7,000.00
90	Seethalekshmi R .	8,335.00
91	Zeenath Ali Bamadeen .	5,000.00
92	K J Simon .	10,000.00
93	Moli Simon .	5,000.00
94	Mariamma Mathew .	5,000.00
95	P M Daniel .	7,000.00
96	Susan Jose	11,750.00

97	Abraham Varghese .	5,000.00
98	Muraleedharan G .	25,000.00
99	Daniel Varghese .	10,000.00
100	Ransa Beebi .	5,000.00
101	Mercy Shaju C .	8,334.00
102	Elavathingal Anthony George .	8,334.00
103	Joy .	5,750.00
104	Parameswaran Thampi Muralidharan Nair .	5,000.00
105	Eugene Simon .	41,750.00
106	Rajalekshmi Sivaraman	5,000.00
107	Minimol S R .	9,000.00
108	Jose P T .	6,667.00
109	Lethakumari M .	8,000.00
110	Joseph Ulahannan Mamala .	5,000.00
111	Remzine Dennis Mendez .	5,000.00
112	Jayalal R S	16,700.00
113	Valsala .	8,334.00
114	Kamalasanan C R .	5,000.00
115	Davis John Chiramel .	5,000.00
116	Podiyan .	5,000.00
117	John Mathew .	8,500.00
118	Surya .	10,850.00
119	Jiji Jose .	33,000.00
120	Retnamma K .	5,000.00
121	Gopikrishnan Gopalakrishna Pillai	8,335.00
122	Samuel Koshy Joseph .	5,000.00
123	Aleyamma Samuel .	15,000.00
124	Emily Anne Jerry .	16,675.00
125	Sosamma Oommen .	5,000.00
126	John Kunjappan Puthenparambil .	6,667.00
127	Shylaja Sudheesh .	6,667.00
128	Chinnamma Thomas .	8,334.00
129	Raju .	15,000.00
130	Thekkeppat Sankarankutty .	5,000.00
131	Devayani .	5,000.00
132	Sherly Abraham .	20,000.00
133	Rocky Edappulavan Joseph .	10,000.00
134	Saramma Aleyas .	16,665.00
135	Chembanal Easo Aleyamma .	5,000.00
136	Thambi Vadakkedathu Varghese .	8,334.00
137	Riyamol .	5,000.00
138	Jimmichan C A .	16,667.00
139	Sandhya Rani K J .	5,000.00
140	Laiju K R .	8,500.00
141	Rincy Sunil .	8,500.00
142	Alias Kollethu Chummar .	7,000.00
143	Molly John .	5,584.00
144	Elsamma Scaria .	16,667.00
145	Leelamma George Olikara .	9,167.00
146	Joshimol S .	5,000.00
147	K A Joseph .	66,667.00
148	Sajan Paul .	15,000.00
149	Manjaly Kunjuvareed Jose .	5,000.00
150	Muraleedharan N .	11,000.00
151	Usha Kumary Sadasivan .	6,667.00
152	George K A .	5,000.00
153	Thresiamma Tom .	5,000.00
154	Beno John .	8,335.00
155	Ritamma Mathew .	5,000.00
156	George P G .	30,000.00
157	Mariamma Babu .	12,000.00
158	Babu Matheth Idicula .	13,500.00
159	Johncy Elsa John .	5,000.00
160	Mariamma Pallattusseril John .	13,500.00
161	C D David .	5,850.00
162	Alexander Moolamuriyil Thomas	5,050.00

163	George .	7,500.00
164	Jacob Varghese .	5,000.00
165	Susamma Kuranjoor Abraham .	6,000.00
166	Jayasree .	8,350.00
167	Jigi Joseph	8,334.00
168	Aleyamma Thomas .	5,000.00
169	Shinu Annie Itty .	5,000.00
170	Thomas Chacko .	33,334.00
171	Thresyamma Thomas .	16,667.00
172	Wilson Rajaian .	5,000.00
173	Madhavan Pillai Subramonia Pillai .	5,000.00
174	Viji Baby .	10,000.00
175	Sheena R N .	5,000.00
176	Sheela Thomas .	14,200.00
177	Suma Jose .	18,000.00
178	Jose K Samuel .	5,000.00
179	Varughese Samuel .	5,000.00
180	Ajaynath R .	5,000.00
181	Rajesh R .	5,000.00
182	Seetha Lakshmiyamma .	5,000.00
183	C T Koshy .	5,000.00
184	Mathew .	5,000.00
185	K G Johnson .	5,000.00
186	Rosamma Daniel .	5,000.00
187	Abraham C P .	5,000.00
188	Manojkumar V .	5,000.00
189	Smitha Joyis .	6,667.00
190	Annamma Varghese .	5,000.00
191	Philip V George .	5,000.00
192	Bincy Varghese .	5,000.00
193	Janiffer Mendez .	5,000.00
194	Radhakrishnan Kunjupanicker .	5,000.00
195	Elezabath B .	5,000.00
196	Sibi Joseph .	5,000.00
197	Agnous Augustine .	8,334.00
198	Lukose Joseph .	5,000.00
199	Joyal Sebastian .	5,000.00
200	Anate Mary Augustin .	5,000.00
201	Abraham K M .	5,834.00
202	Molly John .	8,334.00
203	Delphi Antony .	8,334.00
204	Lonappan T J .	5,000.00
205	Mary P V .	5,000.00
206	Renjith Rajagopalan Kuruvath	5,000.00
207	Kallakkavumkal Kurien Chacko .	5,000.00
208	Devassy P C	5,000.00
209	Jainy George .	10,834.00
210	Mathai K K .	5,000.00
211	V K Raveendran .	6,667.00
212	Mary Paul .	18,700.00
213	Gracy Isaac .	18,750.00
214	Chinnama Skaria .	6,667.00
215	Sunil Kumar K .	5,000.00
216	Anil Kumar Mani .	5,000.00
217	Vijayalakshmi .	5,000.00
218	Michelle Roy Kannanthanam .	5,000.00
219	Shajimon Athakadu Cherian .	10,000.00
220	Mercy Jose .	5,000.00
221	Rani George Vadukkut .	5,000.00
222	Baji K K	5,000.00
223	Yacob Panengadan Antony .	11,666.00
224	Rekha Varghese .	5,000.00
225	Mary Christina	8,333.00
226	P B Prabhakaran	5,000.00
227	Palathingal John Lisa	6,000.00
228	Ginu Cherian .	11,667.00

229	Deepa Chacko .	5,000.00
230	Sobhana Ammini .	5,000.00
231	Shelji .	5,000.00
232	Prasad Skariah .	16,667.00
233	Vincent Cherukara Philip .	5,000.00
234	Smitha Luke .	5,335.00
235	Thressiamma Joseph .	8,334.00
236	Roy Suresh .	6,670.00
237	Vijayalakshmi Amma P .	16,667.00
238	Roy Chacko .	7,500.00
239	Thankachan Gheevarghese .	9,500.00
240	Johnson Vergis .	5,000.00
241	Krishnapriya S .	8,334.00
242	Rosamma John .	8,250.00
243	Anila Thankachan .	8,350.00
244	Aleyamma Simon .	5,000.00
245	Jayamol Unnoonni .	10,000.00
246	T Y Easo .	9,000.00
247	Samuel P T .	5,000.00
248	Mathew T K .	10,000.00
249	Ken Suresh .	14,000.00
250	Mariamma T T .	5,000.00
251	Joice Thomas .	5,000.00
252	Remya K S .	5,000.00
253	Suseela .	5,000.00
254	Anjana Saseendra Kurup .	5,000.00
255	Dominic C Mundackal .	5,000.00
256	Sonu C Thomas .	5,000.00
257	Annamma Varghese .	6,670.00
258	Renu George .	5,000.00
259	Annie Thevareth Abraham .	7,000.00
260	Ammini Mathai .	8,334.00
261	Prasannakumari .	5,850.00
262	Susan Thomas Joseph .	5,000.00
263	Geetha S .	5,000.00
264	Omana Unnithan .	5,000.00
265	Abraham Vaidyan .	8,334.00
266	Gil George .	8,334.00
267	K Y Mathai .	5,000.00
268	Philip John	8,334.00
269	Molly Philip	8,334.00
270	Kunjammini .	8,334.00
271	Elsamma Abraham .	25,000.00
272	Gracamma Kuruvila .	5,000.00
273	Elsamma Kavithala Joseph .	20,000.00
274	Philip Mathew .	5,000.00
275	Sujatha P .	6,000.00
276	Ramakrishnan .	5,500.00
277	Renu Kunjumon .	8,550.00
278	Janardana Madhavapanicker Kurup .	43,338.00
279	Sonia Suresh .	16,669.00
280	Alan Abey Thomas .	10,000.00
281	Ushadevi Mathoor Saraladevi	5,000.00
282	Joseph Mathew .	5,000.00
283	Seeja Jacob .	5,000.00
284	Sumam George .	5,000.00
285	Philip K C .	5,000.00
286	K G Kunjumon .	21,500.00
287	K E Jacob .	10,000.00
288	Vidyasagar G .	5,000.00
289	Antony Thomas .	5,000.00
290	Ancy Susan George	5,000.00
291	Prijith Varghese Mathew .	5,000.00
292	Thresiamma Antony	5,000.00
293	Priya K .	8,335.00
294	Liya Shibu .	5,000.00

295	Susan Samuel Thomas .	5,000.00
296	Molamma Jacob .	5,000.00
297	Thomas Varughese	5,000.00
298	Sheeladevi .	5,000.00
299	Abraham Kottoorethu George .	5,000.00
300	Anandavally Vijayan Pillai	5,000.00
301	Biju Divakaran .	5,000.00
302	Santhakumari Amma Thankamma Pillai .	5,000.00
303	Gracy Simson T .	5,000.00
304	Madhu Unnikrishnan Nair .	15,000.00
305	Valsamma James .	11,250.00
306	Mini Joseph .	8,334.00
307	Shinod Kakkassery Varghese .	5,000.00
308	Peter Jerome	41,500.00
309	Leena Rani L .	5,000.00
310	Rosy Mathew .	5,000.00
311	Aliyamma Baby	7,000.00
312	Benson Baby	6,000.00
313	Bosky Baby	6,000.00
314	Saby K Joy .	5,000.00
315	T Lekhakumari Amma .	8,334.00
316	Sujin Varghese Mappila	5,000.00
317	Rajendran Pillai M .	6,700.00
318	Chandrika Janardan Kurup .	15,000.00
319	Jose Joseph	5,000.00
320	George T Philip .	6,667.00
321	Mary Thomas .	10,850.00
322	V R Rajendra Karnavar .	5,000.00
323	Jose George .	5,000.00
324	Sasidharan Nair .	5,000.00
325	Shimon Shibu Puthukkattu .	5,000.00
326	John Abraham Anjilimoottill .	5,000.00
327	Arundathi Bai K .	5,000.00
328	Leelamma Thomas .	5,000.00
329	Baby .	5,000.00
330	Micky Chacko .	6,667.00
331	Sainudeen P U	16,678.00
332	Mini Simon .	5,000.00
333	Abraham C G .	5,000.00
334	Sreeja R .	8,335.00
335	Rajan Chellappan .	8,335.00
336	Parvathy K R .	15,000.00
337	Karappanveettil Mohammed Naseer .	5,000.00
338	Smitha Marylyn Thomas .	5,000.00
339	Prastheena Pathrose .	5,001.00
340	Britto John Paul .	5,250.00
341	Indulekha V .	16,700.00
342	K C Joy .	7,500.00
343	George Varghese .	10,000.00
344	Sabu Jacob	5,000.00
345	Philip Jacob	7,500.00
346	Anju Joseph .	10,834.00
347	Idicula Kurian .	10,000.00
348	Ria Jose .	7,500.00
349	Augusthy Pulickeel Kurian .	5,000.00
350	K M Joseph .	10,000.00
351	Joseph Paily .	5,000.00
352	Jose P O .	5,000.00
353	Molly Jacob .	14,168.00
354	Sipin Elizabeth Paul .	5,000.00
355	Varghese V M .	5,000.00
356	Minishony .	5,000.00
357	Loviji Geofry .	16,667.00
358	Shajan Thomas .	5,000.00
359	Giju Thomas .	16,667.00
360	Nestin Balu Edappattu .	8,334.00

361	K V George .	5,000.00
362	Susan Varghese .	8,300.00
363	Santhosh K N .	15,000.00
364	Rajankutty G .	10,000.00
365	Gopakumar T R .	5,000.00
366	Geethamony Prabakaran Pillai	16,700.00
367	Sukumara Pillai Kuttan Pillai .	16,700.00
368	Thara Parvathy Amma .	5,000.00
369	Shyni M T .	5,000.00
370	Bino K John .	5,000.00
371	Lucy Tania Cabral .	5,000.00
372	Ramachandran Padmanabha Pillai .	8,334.00
373	Stephen Joseph Pulickakudyil .	5,000.00
374	Korathu Paul .	5,000.00
375	Godly Varghese .	5,000.00
376	Susan Mathew P .	5,000.00
377	Benny Peringattu Varghese	5,000.00
378	Devadasa Pai T M .	10,000.00
379	Ettiekkat Mathew Alamma .	5,000.00
380	Jean Pappachen Jaimson .	16,675.00
381	Eizabeth Thomas	5,000.00
382	Mini Jacob .	8,334.00
383	Manju Shanavas .	8,334.00
384	Gracyamma Thomas .	5,000.00
385	Mohanan Nair .	13,334.00
386	Ramani Rajan .	8,335.00
387	Vijayamma Hari Kumar .	5,000.00
388	Sreedevika S .	5,000.00
389	Thomas Sebastian .	6,250.00
390	Mathew Pothen .	5,000.00
391	Annamma Thomas .	5,000.00
392	John P J .	10,000.00
393	Annamma Joseph .	10,000.00
394	K S Joseph .	41,667.00
395	Aravindakshan Nair .	5,000.00
396	Rebin Geo Kurian .	8,334.00
397	Kuruvila Puthenchirayil James .	5,000.00
398	Job T J .	8,334.00
399	Shinu Packarampel Thomas .	5,000.00
400	Angel Jenson .	7,085.00
401	Baby Michel .	8,335.00
402	Steby Babu .	5,000.00
403	Leelamma Poulose .	25,001.00
404	Sarakutty Mathai .	8,335.00
405	Kattumangatt Paulose Baby .	8,334.00
406	Hema V .	5,000.00
407	Paul Abraham .	5,000.00
408	Mary Thomas .	6,667.00
409	Shony Francis Kavalakat .	5,000.00
410	Mangan Chacko Joseph .	5,000.00
411	Steephen P P .	5,000.00
412	Thomas A N J .	6,000.00
413	C D Jose .	17,000.00
414	Ammanamveetil Saidmohamed Beena	5,000.00
415	Sona S .	10,000.00
416	Elsie Jose .	17,000.00
417	Poruthoor Francis Johny .	10,000.00
418	Sibin J Poruthoor .	5,000.00
419	Alice Johny .	6,667.00
420	Rasmi John .	8,334.00
421	Jose K R	5,000.00
422	Marath Velayudhan Sajeev .	5,000.00
423	Sulaiman P A	5,000.00
424	Ajitha C .	5,000.00
425	Baby John .	16,500.00
426	Shiny Baby .	16,500.00

427	Sumathykutty .	5,000.00
428	P C Cherian .	5,000.00
429	Radhika Pradeep	5,000.00
430	Lekha .	5,834.00
431	Lalitha K G .	5,000.00
432	Kochurani George .	7,500.00
433	Susamma Kurian .	6,700.00
434	Bobby Jacob .	8,334.00
435	P M Joseph .	6,667.00
436	Jimmy Joseph .	5,000.00
437	Aneeshkumar P K .	5,000.00
438	P V Joshua .	5,000.00
439	George Alexander	8,334.00
440	Sujith Soman Pillai .	8,350.00
441	Suby Mary Easo .	6,670.00
442	Manju Janardhanan .	5,000.00
443	Remani Mathew .	5,000.00
444	Baby V M	8,000.00
445	Mini Mithralayam Thankamma .	5,000.00
446	Tixy K Joseph .	10,000.00
447	Omana Amma G .	5,000.00
448	Wilson Daniel .	5,000.00
449	Dasan M Jorge .	10,000.00
450	Sheela Davis .	5,250.00
451	Jose Cherian .	25,850.00
452	Aleyamma John .	7,500.00
453	Elizabeth John .	5,000.00
454	Pathrose A C	5,000.00
	Total	**38,67,437.00**

3.Rights Issue of 14,00,901 Equity shares made to the following 156 allottess, as entitled in the return of allotment filed:

SR.NO	NAME	MBER OF SHARES ALLOTTED
1	T K Ignatious	10,500.00
2	Edappulavan Varkey Thomas	5,000.00
3	Vincent Parapilly	6,000.00
4	Jayakrishnan B	5,000.00
5	John Chacko	10,000.00
6	Susan Thomas	8,335.00
7	Mariakkutty Chackalayil Thomas	5,000.00
8	Joseph M F	5,000.00
9	Leena Harikumar	8,334.00
10	Kundukulangara Thomas Jos	5,000.00
11	Mariamma Cherian	5,000.00
12	Wilson T A	6,670.00
13	Ramayamma Kochukutty Amma	33,350.00
14	Thomas Varghese	5,000.00
15	Jose K Mattam	10,000.00
16	Ramachandran Nair K S	5,000.00
17	Rosily M K	12,000.00
18	Mercy Thomas	5,000.00
19	Zeenath Ali Bamadeen	5,000.00
20	Wilson Daniel	5,000.00
21	Giju Thomas	10,000.00
22	K C Omana	10,000.00
23	Susy Mathew	5,000.00
24	Stency K M	8,334.00
25	Alias K C	6,667.00
26	Santhamma John	7,000.00
27	Smitha Anu Thomas	8,350.00
28	Ambatt Pathrose John	16,667.00
29	Santhamony P	5,000.00
30	Tomichan Mattatnhil Chacko	16,670.00
31	Anju Varghese	10,000.00
32	Chinnamma I	5,000.00
33	Sumam George	5,000.00

34	Joy John	5,000.00
35	Madhugopalan Nair	29,600.00
36	Joshy Joseph	10,000.00
37	Lalitha K G	5,000.00
38	Sakthidaran Nair B K	16,675.00
39	Varghese A C	16,700.00
40	Sulatha V D	5,000.00
41	Sukumaran E K	15,000.00
42	Thomas Anj	5,000.00
43	Thundil Ayyappan Sadasivan Pillai	5,000.00
44	Jessikutty Thomas	5,000.00
45	Nitha Francis M	10,000.00
46	Shinu Thomas	5,000.00
47	Suresh M	8,350.00
48	Lisamma Varghese	5,000.00
49	C G Samuel	5,000.00
50	Santhosh M	5,000.00
51	Beena Lenin	10,000.00
52	Tijumon P K	19,200.00
53	K N Ramakrishnan	5,000.00
54	K Z Jacob	25,000.00
55	Jagadeesan P R	16,667.00
56	Mathai P C	9,200.00
57	Philipose Mathew	17,000.00
58	Sherly Johnson	8,350.00
59	M G Varghese	8,334.00
60	Rosamma John	5,000.00
61	Martin V P	8,334.00
62	Pushpan Narayanan Puthezhath	5,000.00
63	Jithin T A	25,000.00
64	Jaya Janesh Kumar	5,000.00
65	Samuel Mathai	6,668.00
66	Rachel Philip	5,000.00
67	Rachel Philip	5,000.00
68	Mariamma Alexander	5,000.00
69	Bexon Joe	6,500.00
70	Sheenu Cherian	16,650.00
71	Abraham C G	5,000.00
72	Jiny John	16,670.00
73	Jaison M K	5,000.00
74	Princy Jose	8,335.00
75	Chacko Alexander	5,000.00
76	Jancy Varghese	6,667.00
77	Marykutty Daveed	5,000.00
78	Padmavathy Amma P	8,350.00
79	Prasannakumari S	5,000.00
80	K N Radhakrishna Pillai	12,500.00
81	R Ramachandran Pillai	5,000.00
82	Dassan C K	5,000.00
83	Rajamma Joseph	5,000.00
84	Sreeletha B	8,250.00
85	Annamma Baby	5,000.00
86	P K George	5,000.00
87	John K Philip	8,350.00
88	M V Pappachen	5,000.00
89	Mathew Jacob P	5,000.00
90	Marykuty George	5,000.00
91	Sheri C Mathew	5,001.00
92	Aleyamma Jose	10,000.00
93	Manju Rajan	5,000.00
94	Joseph Daniel	5,000.00
95	Babu Sebastian	5,000.00
96	Rani Paulose	5,000.00
97	Thomaskutty K C	5,000.00
98	Mathew K N	8,350.00
99	Baby John	10,000.00

100	Sabu John	11,670.00
101	P K Mathew	16,670.00
102	Julie Binoj	12,084.00
103	Sarojini P	6,667.00
104	Padmini Amma P	5,000.00
105	Goldy R Nath	5,200.00
106	Kalamol George	10,000.00
107	Joysi	10,000.00
108	Jiju Thomas	15,000.00
109	Suresh K K	15,000.00
110	Leelamma Raju	5,000.00
111	Jiji Philip	5,000.00
112	Helen Xavier V	5,000.00
113	Marykutty Koshy	5,000.00
114	Geetha Ramesh	8,335.00
115	Rajili	5,000.00
116	Ajayan Kumar	50,000.00
117	Roy M D	36,670.00
118	Annamma P J	15,600.00
119	Kurian M M	8,335.00
120	Ouseph Mathew	8,334.00
121	Gopika G Pillai	8,334.00
122	Antony Thomas	5,000.00
123	Sani Elizabeth Sunny	6,670.00
124	R Vijayakumar	8,335.00
125	Smitha Rajesh Pillai	16,667.00
126	Samly S Koruthu	6,670.00
127	Licy Chandy	5,000.00
128	Shiny Baby	10,000.00
129	Salini Babu	5,000.00
130	Nirmala P S	10,000.00
131	Abraham Aby	5,000.00
132	Jino Gigi Sebastian	13,335.00
133	Vigi Sunil	10,000.00
134	Annamma Sabu	8,334.00
135	Joicy	12,500.00
136	Sheena	5,800.00
137	Moly Philipose	6,600.00
138	Uthaman K	8,335.00
139	Mathew Sunny Kutty	12,000.00
140	Sekhar Lukose Kuriakose	8,335.00
141	Gopalakrishnan Nair	8,350.00
142	Siji Sajan	5,000.00
143	Biju Daniel	5,000.00
144	Reshma Sara Koshy	18,000.00
145	Sherly	9,000.00
146	Sheeja S A	5,000.00
147	Mini Mary Sunil	8,335.00
148	Akshay K	6,670.00
149	Santhamma Samuel	6,670.00
150	Remyamol Ms	5,000.00
151	Sijo C J	15,000.00
152	Seema K R	6,000.00
153	Ligi Grace Saju	10,000.00
154	Shijee Skaria	8,400.00
155	Saji Kuriean Samuel	6,750.00
156	Jacob K	11,668.00
	Total	**14,00,901.00**

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

NIL

Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding	**Year**	**Fiscal FY 24-25**	**Fiscal FY 23-24**	**Fiscal FY 22-**

the date of circulation of this private placement offer cum application letter.	<table><tr><th></th><th></th><th></th><th>23</th></tr><tr><td>Profit before tax</td><td>16,975.11</td><td>15,427.46</td><td>14,536.13</td></tr><tr><td>Profit after tax</td><td>12,706.00</td><td>11,369.99</td><td>10,705.37</td></tr></table>
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):	<table><tr><th>Year</th><th>Fiscal FY 24-25</th><th>Fiscal FY 23-24</th><th>Fiscal FY 22-23</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>
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	As set out in **Chapter A** of the General Information Document and this Key Information Document.
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter	As set out in **Chapter B** of the General Information Document and this Key Information Document.
Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	There is no change in accounting policies during last 3 financial years.

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

Standalone Basis:

Particulars	Fiscal year 2025	Fiscal year 2024	Fiscal year 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	-	-
-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	4,201.24	4,093.85	4,163.59
-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

Particulars	Fiscal year 2025	Fiscal year 2024	Fiscal year 2023
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	73,067.82	**70,466.25**	**63,717.94**
Profit after Tax for the year	12,705.99	11,369.99	10,705.38
Other Comprehensive income	(19.85)	37.12	(6.08)
Total Comprehensive Income	12,686.14	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	0.0021%	0.03%	NA
% Stage 3 Loans on Loans (Principal Amount)	1.37%	1.44%	1.58%
% Net Stage 3 Loans on Loans (Principal Amount)	.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%

6.12 DETAILS OF THE BORROWING OF THE ISSUER

Details of the following liabilities of the Issuer, as at the Fiscal Year period ended, i.e., March 31, 2025, or if available, a later date:

Details of Outstanding Secured Loan Facilities as on the preceding quarter (as on March 31, 2025)

A. Secured loan facilities.

As on March 31, 2025, the Company had outstanding secured borrowings of ₹ 4,95,554.19 lakhs and unsecured borrowings of ₹ 32,591.38 lakhs. A summary of all the outstanding secured and unsecured borrowings of the Company together with a brief description of certain significant terms of such financing arrangements are as under:

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 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) 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	CCOL-12,500 Term Loan 5,000 Bank Guarantee (Financial) – 26	Present effective rate is 10.70% Present effective rate is 10.95%	5,850.56	Primary Security: First ranking pari passu charge on all present and future movable assets (excluding written down value of furniture and fixtures to the extent of ₹10,80,91,696/- on which the Income Tax Department shall have the first charge), including book debts and receivables, cash and bank balance, loans and advances, of the company, along with other charge holders. **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	On demand Repayable in 48 instalments	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	vide letter dated April 25, 2018 Revised letter dated July 6, 2018 for regularisation and closure 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				Personal guarantee of promoter directors – Mathew K. Cherian and Laila Mathew,			

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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	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%	21,302.67	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	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	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Renewed sanction letter dated April 29, 2020 Sanction letter dated 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				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, 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.	of ₹ 15 crores		

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	24, 2025				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	Cash Credit - (with sublimit of WCDL) - 5,000	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.	4,948.56	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	On demand	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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 Enhancement 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				. Cash Margin of 20% Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew,			

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	sanction letter dated October 26, 2023 Renewal Sanction letter dated August 10, 2024							
4.	**Union Bank of India** Cash Credit Facility (WCDL) Sanction letter dated October 26, 2016 Hypothecation agreement of goods and debts dated December 23, 2016. Revised sanction letter dated December 14, 2017 Hypothecation agreement of goods and debts dated December 20, 2017. Hypothecation (Book Debts) Agreement dated December 20, 2017 Sanction letter dated December 27,	Cash Credit (WCDL) - 7,500	Present rate for Cash Credit, WCDL and Term Loan is 10.45% and 10.35%respectively	6,799.76	First Pari passu charge on current assets of the Company including book debts, loans and advances and receivables including gold loan receivables along with existing charge holders. Cash collateral of 25% by way of fixed deposit with the lien marked in favour of Union Bank of India. Margin- 25% Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.	On demand	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	2018 Hypothecation agreement of goods and debts dated December 28, 2018. Hypothecation (Book debt) agreement 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,							

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	2023 Renewal Sanction letter dated December 23, 2024							
5.	**CSB Bank Limited** Term Loan 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	WCDL – 1,00,000	Present effective rate is 10.45%	10,000	Primary Security: Pari passu first charge over entire current assets including gold loan receivables (present and future) which are standard assets along with other existing lenders under multiple banking arrangements. 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	On demand	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	existing WCDL. Common Hypothecation agreement dated May 26, 2021 Sanction letter dated February 01, 2022. Sanction Letter dated February 01, 2022 and addendum sanction letter dated May 25, 2023. **Renewal Sanction letter dated April 06, 2024**							
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	Term Loan – 4,000.00 Term Loan – 5,000 Term Loan - 4,000	Present effective rate is 10.75% and 10.70%	2,134.00	**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	To be repaid in 45 instalments of ₹ 0.89 Crores each for first 44 months and remaining 45th instalment of ₹ 0.84 Crores To be	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Agreement dated September 27, 2017 Enhancement sanction letter dated November 30, 2018 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	Term Loan – 2,500 Term Loan – 5,000			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. 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	repaid in 45 intallments of ₹1.11 crores each for first 44 months and remaining 45th instalments of ₹1.16 crores. To be repaid in 35 installments of ₹ 1.11 crores and one instalment of ₹ 1.15 crores.		

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated September 29, 2022 Sanction letter dated March 18, 2023.				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. 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	To be repaid in 35 monthly Installemts of ₹ 0.70 crores and 1 installment of ₹ 0.50 crores		

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					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. 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	To be repaid in 35 monthly instalments of ₹1.39 Cr. and 1 instalment of ₹1.35 Cr.		

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					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	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%	11,140.09	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.	On demand 12 equal instalments of ₹ 2.08 Crores Repayable in 11 quarterly instalments	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Demand Loan Agreement dated August 15, 2017 Hypothecation agreement for cash credit overdraft dated September 15, 2017 Hypothecation Agreement for cash credit/overdraft dated April 02, 2019. Renewal sanction letter dated April 2, 2019 Enhancement of facilities vide Sanction letter dated December 2, 2020 Sanction letter dated December 13, 2021 Facility Agreement dated December 23, 2021 Facility Agreement dated December 21, 2023 and Addendum				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.			

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	sanction letter dated February 23, 2023 Sanction letter dated January 30, 2024							
8.	**Bank of Baroda** Cash Credit Facility with 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	Cash Credit facility – 7,500 Term Loan – 13,333.00 Term Loan – 3,500	2.20% over one year MCLR (applicable on the date of review) + Strategic Premium 10.70%, 10.65%, 10.55%	14,277.00	First pari passu charge over the loan assets or book debts funded out of the bank loan with a minimum cover of 1.33 times. Cash collateral of 25% of the sanctioned limit. 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	12 months subject to annual review 36 months subject to annual review 12 quarterly instalments Repayable	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	16, 2018. Agreement for hypothecation of supply bills and book executed with Vijaya Bank dated June 19, 2018. Agreement for demand cash credit against 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				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 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	in 11 equal quarterly installments		

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					tenure of the loan.			
9.	**Punjab National Bank** Cash Credit Facility with sublimit for Working Capital Demand Loan Sanction letter dated 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,	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%	2,111.73	First pari passu charge with the existing secured creditors on entire current assets and all movable assets, including book debt and receivables, cash and bank balances, loan and advances, both present and future of the Company. Primary Security Margin at 10%. 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).	For a period of one year.	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	2024							
10	**DCB Bank Limited** Sanction letter dated August 05, 2019 Deed of hypothecation by borrower dated August 19, 2019 Agreement for revolving 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	Working capital demand loan (WCDL) - 7,500	Present effective rate is 9.70%.	7,439.30	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 DCB Bank at all times. Cash margin @ 10% Guarantee: Mathew K. Cherian, Laila Mathew	On 89 days of disbursement and rollover in 2 days	IND A-/Stable	Standard
11	**The Federal Bank Limited** Agreement for working capital facility dated December 31, 2020	LDS Working Capital Loan – 120 Cash Credit – 80	Repo+4.35% Present effective Rate is 10.50% Present effective Rate is 10.70%	12,994.87	**Primary**: First pari passu charge by way of hypothecation over the Gold Loan receivables along with debenture trustees and other Banks/ Multiple	For 12 months Repayment in 18 equal instalments Repaymen	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated December 31, 2020 Sanction letter dated September 29, 2021 Loan Agreement dated September 29, 2021 Sanction Letter dated 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	WCDL – 6,000 Term Loan - 5,000 Term Loan – 5,000 Term Loan – 40 crores	Present effective rate is 10.50% Present effective rate is 10.70% Present effective rate is 10.50% Fixed Rate at 10.60%		Banking Arrangement. Collateral: 25% 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 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.	t in 14 equal instalments Repayment in 18 equal instalments Repayment in 18 equal installments Repayment in 24 equal monthly installments		
12	**Bank of Maharashtra** Sanction letters dated March 03, 2021 and March 04, 2021.	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.	12,879.36	**Primary**: First Pari-Passu charge by way of Hypothecation of standard loan receivables of the company to the extent of 125 times of outstanding	Span of Repayment-Door – To-Door: 60 Months Moratorium-3	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Deed of Hypothecation for all facilities dated March 31, 2021 **Sanction letter dated April 24, 2023** **Sanction letter dated August 28, 2024**		Present effective Rate is 10.60%		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 Mathew, Whole-Time Director 15% of the sanctioned amount in the form of fixed deposit	months Repayment of Principal: 57 Months Repayment Commercial Date: After the Moratorium 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,	Term Loan - 5,000 Term Loan – 10,000 CC – 500 Term Loan – 15,000	Present Effective rate is 11.30%, 11.25%, 10.95%, 11.00%	17,092.44	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	Door to door 24 months. Equal monthly repayment from the date of disbursement.	IND A-/Stable	Standard

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	2021 Facility Agreement dated December 10, 2021 New Term Loan sanction letter dated September 03, 2022 Sanction letter dated September 25, 2023 Sanction letter dated September 21, 2024				of Mr. Mathew K. Cherian and Mrs. Laila Mathew Cash Margin of 10% on outstanding Term Loan	Door to door 30 months. Equal monthly repayment from the date of disbursement Door to door 30 months. Equal monthly repayment from the date of disbursement		
14	**Tata Capital Financial Services 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,	Term Loam – 1,607 lakhs Term Loan – 2,000	Present effective rate is 11.70% and 11.20%	1,853.72	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), Collateral :15% cash deposit	Repayment in 36 equal installments Repayment in 24 equal installments	IND A-/Stable	Standard

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	2022 Sanction letter dated August 16, 2024				Personal guarantee of Mr. 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%	1,830.14	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	WCDL – 5000.00 lakhs Term Loan-5000 lakhs Term Loan –	Present effective rate – 9.75%, 9.52%, 9.98%, 9.59%	11,812.50	First Pari-passu charge over entire current assets of the company including gold loan receivables (Present and	On demand Repayable in 24 installments	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated July 15, 2023 Sanction letter dated February 22, 2024 Conversion to Term Loans Sanction letter dated August 22, 2024	3500 lakhs			future) which are standard assets along with other existing lenders under MBA with 15% margin. 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%	2,199.20	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	Overdraft – 100 Term Loan – 8000 Term Loan	Present effective rate - 11.00% Present effective rate -	16,022.68	1st paripassu charge over the receivables of the company (Standard) with security coverage	12 equal monthly instalments with a moratorium of 3	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated August 28, 2023 Sanction letter dated August 19, 2024 Sanction letter dated March 21, 2025	12,000	11.00% Present effective rate – 11.00%		ratio of 1.10x times 1st paripassu charge over the Gold loan receivables and other current assets of the company (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	months. On demand 15 equal monthly instalments 24 equal monthly installments 24 equal monthly installments		
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	Term loan – 5,000 Term loan – 6,500 Term Loan – 4,000 Term Loan – 38,00	ELBR + Spread of 4.70% Present effective rate – 11.00% p.a, 10.90% and 10.80%	9,938.88	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 24 equal monthly instalments 18 equal monthly installments 18 equal	IND A-/Stable	Standard

Sr no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	dated March 17, 2025					monthly installments		
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.	3,998.93	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%	6,947.44	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	WCDL – 75,00 Cash Credit – 2,000	As mutually agreed Present effective rate is	7,500.00	First paripassu change on receivables including gold loan receivables with	Maximum up to 12 months	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	December 16, 2022 and Addendum to the sanction letter dated December 16, 2022 Sanction letter dated April 04, 2024	(Sublimit of WCDL)	8%		banks under MBA and NCD holders 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%	5,484.00	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%	923.91	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**	Term Loan –	Effective rate is	3,208.33	Paripassu first	24 Equal	IND A-	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated March 25, 2024	4,000 lakhs Term Loan – 5,000 lakhs	9.00% p a and 8.36% p a		charge bt way of hypothecation of gold loan and other current receivables. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew	intallments 23 equal monthly installments of ₹ 2,08,33,334/- and one last installment of ₹ 2,08,33,318/-	/Stable	
26	**Yes Bank** **Sanction letter dated March 23, 2023**	WCDL – 5,000	Effective Rate is 10.60%, 10.45%	5,000.00	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	**Kotak Mahindra Bank** **Sanction letter dated June 30, 2023**	WCDL – 3,000 Term Loan - 3000	Effective Rate is 10.90% Effective Rate is 11.10%	4,000.00	First paripassu charge on standard receivables including gold loan receivables. Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew	Maximum 180 days tranche Repayable in 12 equal monthl installements	IND A-/Stable	Standard
28	**Axis Bank**	Cash Credit-400	Effective Rate is 10.25%, 10.10% and	789.11	Paripassu first charge on entire current assets,	On	IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated September 08, 2024	WCDL-600	10.00%		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.	demand		
29	**Oxzyo Financial Service** **Sanction letter dated February 02, 2024** **Sanction letter dated June 25, 2024** **Sanction letter dated December 26, 2024**	Term Loan – 5000 Term Loan – 1750 Term Loan - 2000	Effective Rate is 11.00%, 11.20%	4,333.34	First ranking paripassu charge by way of hypothecation on the borrower's entire loan receivables (both present and future), unencumbered cash & cash equivalents and other assets ("hypothecated assets") along with other existing lenders, value of which shall not be less than the security cover of 1.10x Personal guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.	15 equal instalments 6 equal quarterly installments 18 equal installments	IND A-/Stable	Standard
30	**Ujjivan Small Finance Bank** **Sanction letter dated December 12, 2023**	WCDL - 3000	Effective Rate is 11.00%	3000.00	The Facility, and all interest, additional interest, further interest, liquidated damages, indemnification payments, fees, costs, expenses and		IND A-/Stable	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated January 29, 2025				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%; Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.			
31	**Equitas Small Finance Bank** **Sanction letter dated June 18, 2024**	Term Loan - 3,500	11.50%	1,940.00	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
32	**A K Capital Finance Limited**	Term Loan - 5000	11.00% p a	3,523.39	First paripassu charge via deed of hypothecation over the asset portfolio	18 equal monthly installmen	IND A-Stable	Standard

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated August 23, 2024				of receivables including present and future receivables.	ts		
33	**Hero Fincorp Limited** **Sanction letter dated September 23, 2024**	Term Loan - 3000	11.00% p a	2,214.70	Paripassu charge by way of hypothecation of book debts.	18 equal monthly installments	IND A-Stable	Standard
34	**Bajaj Finance Limited** **Sanction letter dated October 25, 2024**	WCDL - 2,000.00	Present effective rate is 10.00%	2000.00	First paripassu Charge on the current assets, entire book debts, receivables and cash and bank balance of the company both present and future with minimum cover 1.10x along with other lenders Cash Collateral:- Nil	On demand	IND A-Stable	Standard
35	**Poonawalla Fincorp Limited** **Sanction letter dated December 06, 2024** **Sanction letter dated March 11, 2025**	Term Loan - 7,500.00 Term Loan - 3,000	Present effective rate is 11.00%	9,726.19	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
36	**State Bank of Mauritius** **Sanction letter dated**	Term Loan - 2,000.00	Present effective rate is 11.00%	1,666.45	First paripassu charge on standard business receivables which shall mean and include the amounts	Repayable in 6 quarterly installments	IND A-Stable	Standard

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	December 26, 2024				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			
37	**Capital Small Finance Bank Ltd** **Sanction letter dated March 18, 2025**	Term Loan - 3500	Present effective rate is 11.00%	3,500.00	First paripassu charge by way of hypothecation over the entire receivables of the company	18 equal monthly installments	IND A-Stable	Standard
38	**Kerala Financial Corporation** **Sanction letter dated January 06, 2025**	Term Loan - 5000	Present effective rate is 10.50%	4,408.23	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
39	**Northern Arc**	Term Loan -	Present	3,000.00	First pari passu	18 equal	IND A-	Standard

S R n o	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on March 31, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated March 25, 2025	3000	effective rate is 11.00%		charge on all existing and future movable assets including intangibles, book debts, and current assets of the Borrower (including gold loan receivables, book debts, stock in trade etc.) subject to the charge the Income Tax Department has in terms of applicable law on the furniture and fixtures of written down value of Rs. 10,80,91,696 indicated in the Order u/s.281 dated 26/12/2018 to be excluded from the permission granted thereunder under clause (ii) of section 281 of the Income Tax Act, 1961	monthly installments	Stable	
Total Principal Outstanding				**2,49,791.48**				
Add: Interest Accrued				**528.97**				
Net Outstanding Borrowings				**2,50,320.45**				

- **Secured Non-Convertible Debentures**

1. Private Placement of secured unlisted redeemable non-convertible debentures as on March 31, 2025

As on March 31, 2025, the Company has an unclaimed privately placed secured unlisted redeemable non-convertible debentures and the same are pending for disbursement of ₹ 3.20 lakhs due the dispute between the legal heirs of the original bondholders.**:**

Sr No:	Series/Bond Number	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure(In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(In Lakhs)	Credit Rating, If any	Security
1	14530	NA	November 23,2012	May 23,2018	66	12.75	Secured	0.10	NA	First ranking pari passu charge over all movable assets including book debts and receivables, cash and bank balances; loans and advances, both present and future of the Company pertaining to loans granted by the Company
2	14529		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
3	14528		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
4	14537		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
5	14534		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
6	14535		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
7	14536		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
8	14533		November 23,2012	May 23,2018	66	12.75	Secured	0.10		
9	13428		November 06,2012	May 06,2018	66	12.75	Secured	0.20		
10	13429		November 06,2012	May 06,2018	66	12.75	Secured	0.20		
11	13431		November 06,2012	May 06,2018	66	12.75	Secured	0.20		
12	13430		November 06,2012	May 06,2018	66	12.75	Secured	0.20		
Total Principal Outstanding								**1.60**		
Add :Interest Accrued								**1.60**		
Net outstanding Amount								**3.20***		

*Redemption date is expired and pending for disbursement because of the existence of pending suit between the heirs.

2. Private Placement of secured listed redeemable non-convertible debentures as on March 31, 2025

The Company has issued, on private placement basis, Rated Secured Listed Transferable Redeemable Non-Convertible Debentures ("Debentures") of which ₹ 20,973.69 lakhs outstanding as on March 31, 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 March 31,2025(In Lakhs)	Credit Rating, If any	Security
1	NA	INE403Q07EV9	December 16,2024	June 01,2026	18	11	Secured	4,167.00	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 I. 10 (one 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

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 March 31,2025(In Lakhs)	Credit Rating, If any	Security
										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.
3		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 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

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 March 31,2025(In Lakhs)	Credit Rating, If any	Security
										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

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 March 31,2025(In Lakhs)	Credit Rating, If any	Security
										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.
Total Principal Outstanding								**21,667.00**		
Add: Interest Accrued								**46.86**		
Less: EIR Adjustment under Ind AS 109								**(740.17)**		
Net Outstanding Borrowings								**20,973.69**		

Restrictive Covenants

The financing agreements include various restrictive conditions and covenants restricting certain corporate actions and the Company is required to take the prior approval of the lenders before carrying out such activities. For instance, the Company, inter-alia, is required to obtain the prior written consent in the following instances:

- to declare dividend other than from the profits for the current year;
- 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, modernization, or substantial expansion of the project, or alter the financing plans or the scope of the project whether by way of any reduction or increase to its size, layout, specification or quality or otherwise;
- engage in any business or activities other than those which the borrower is currently engaged in, either alone or in partnership or joint venture with any other person, nor acquire any ownership interest in any other entity or person or enter into any profit sharing or royalty agreement or other similar arrangement whereby the borrower's income or profits are, or might be shared with any other

entity or person, or enter into any management contract or similar arrangement whereby its business or operations are managed by any other person;

- to contract, create, incur, assume or suffer to exist any indebtedness in any manner whatsoever except as otherwise permitted under the credit facility agreement. This provision shall not apply to normal trade guarantees;
- to prepay any indebtedness incurred by the borrower. If the bank permits the borrower to prepay any such indebtedness the borrower shall if so, required by the bank, make proportionate prepayment to the bank subject to such conditions (including payment of prepayment charges) as may be stipulated by the bank;
- to pay any commission to its promoters, directors, trustees, members, managers or other persons for furnishing guarantees, counter guarantees or indemnities or for undertaking any other liability in connection with any indebtedness incurred by the borrower or in connection with any other obligation undertaken for or by the borrower;
- to create any subsidiary or permit any company/other entity to become its subsidiary;
- to undertake or permit any merger, de-merger, consolidation, reorganization, scheme or arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction or change its constitution;
- make any investments whether by way of deposits, loans, or investments in share capital or otherwise, in any concern or provide any credit or give any guarantee, indemnity or similar assurance except as otherwise permitted under the credit facility agreement. This provision shall not apply to loans and advances granted to staff or contractors or suppliers in the ordinary course of business;
- to create or permit to subsist any encumbrance (save and except for securing borrowings for working capital requirements in the ordinary course of business, up to the limit approved by the bank) or any type of preferential arrangement (including retention arrangements or escrow arrangements having the effect of granting security), in any form whatsoever on any of its assets including Intellectual Property and Intellectual Property Rights, or (b)(whether voluntarily or involuntarily) sell, transfer, grant lease or otherwise dispose of or deal with (or agree to do any of the foregoing at any future time), all or any of its assets including Intellectual Property and Intellectual Property Rights;
- carry out or permit any material amendment, termination or cancellation of any (i) project document including any agreements with its machinery suppliers, collaborators, technical consultants and suppliers of raw materials, or (ii)agreements, documents or arrangements entered into with, or executed in favour of, any other bank or providers of funds;
- declare or pay any dividend or authorise or make any distribution to its shareholders: (a) unless it has paid all the dues in respect of the facilities up to the date on which the dividend is proposed to be declared or paid, or has made satisfactory provisions therefor, and/or (b) if an event of default has occurred and is subsisting or would occur as a result of such declaration or payment of dividend or authorisation or making of distribution;
- (a) buy back, cancel, retire, reduce, redeem, re-purchase, purchase or otherwise acquire any of its share capital now or hereafter outstanding, or set aside any funds for the foregoing purposes, or (b) issue any further share capital whether on a preferential basis or otherwise or change its capital structure in any manner whatsoever;
- change such of the financial year-end which has been intimated to the bank (or such other date as may be approved by the bank);
- change the accounting method or policies currently followed by the borrower;
- amend or modify its Memorandum and Articles of Association/Bye Laws/Trust Deeds;
- the borrower shall not compound or release any of the book-debts/receivables nor do anything whereby the recovery of the same may be impeded, delayed or prevented without obtaining prior consent in writing of the bank;
- the borrower shall not undertake guarantee obligation on behalf of any third party or any other company/firm etc. without the prior written consent of the bank;
- the borrower shall not alienate or dispose of or charge or encumber any of the securities provided to the bank without the written consent of the bank;
- the moneys brought in by the borrowers/partners/friends/relatives/principal shareholders/directors/ depositors/other associate firms/group companies for financing the needs of the borrower will not be allowed to be withdrawn, during the currency of the said credit facility, without the permission of the bank.

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

Details of all default/s 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 three years and the current financial year.

As on the date of this Prospectus, the Company has not rescheduled, incurred any penalty, delayed and/or defaulted in payment of principal or interest on any kind of term loans, debt securities, commercial papers (including due to technical delay) and other financial indebtedness of the Company (including corporate guarantee or letters of comfort issued by the company), in the preceding three financial years and the current financial year till the date of this Prospectus.

A. Public issue of secured redeemable non-convertible debentures and unsecured redeemable non- convertible debentures.

The Company vide a public offer, issued secured redeemable, non-convertible debentures under various serious of which ₹ 2,24,256.85 lakhs was outstanding as on 31 March,2025,the details of which are set forth below:

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
1	NCD 13	INE403Q07912	April 23,2018	August 22,2025	88 Months	9.91	Secured	1,660.76	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										Creditors on all movable assets, 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 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.
2	NCD 18	INE403Q07AV7	December 10,2019	June 09,2025	66 Months	10.71	Secured	505.29	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
3	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 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
4	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 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
6	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
7	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
8	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 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
9	NCD 22	INE403Q07BZ6	April 29,2021	April 28,2025	48 Months	10.67	Secured	4,670.64	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
10	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
11	NCD 23	INE403Q07CH2	Septemeber 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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
12	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
13	NCD 24	INE403Q07CJ8	April 18,2022	April 17,2025	36 Months	8.75	Secured	2,851.70	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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	INE403Q07CK6	April 18,2022	April 17,2025	36 Months	9	Secured	4,139.52	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
15	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
16	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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
17	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
18	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
19	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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 25	INE403Q07CR1	August 11,2022	August 10,2025	36 Months	8.5	Secured	1,454.72	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
21	NCD 25	INE403Q07CS9	August 11,2022	August 10,2025	36 Months	9	Secured	5,887.67	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
22	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
23	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

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										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.
24	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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
25	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 pari passu charge with

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
26	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
27	NCD 26	INE403Q07DA5	January 16,2023	July 15,2025	30 Months	8.49	Secured	1,100.59	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
28	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, 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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 pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
30	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
31	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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
32	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
33	NCD 27	INE403Q07DL2	April 29,2023	April 28,2025	24 Months	8.75	Secured	1,702.22	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
34	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
36	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
37	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
38	NCD 27	INE403Q07DI8	April 29,2023	0ctober 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, 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
39	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 pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
40	NCD 28	INE403Q07DO6	September 29,2023	May 27,2025	20 Months	8.52	Secured	3,157.99	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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
41	NCD 28	INE403Q07DT5	September 29,2023	September 27,2025	24 Months	8.75	Secured	1,242.38	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
42	NCD 28	INE403Q07DP3	September 29,2023	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
43	NCD 28	INE403Q07DU3	September 29,2023	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, 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 28	INE403Q07DQ1	September 29,2023	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 pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
45	NCD 28	INE403Q07DV1	September 29,2023	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
46	NCD 28	INE403Q07DS7	September 29,2023	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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
47	NCD 28	INE403Q07DR9	September 29,2023	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
48	NCD 29	INE403Q07DX7	January 18,2024	July 17,2025	18 Months	8.52	Secured	3,702.65	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

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										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.
49	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
51	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
52	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
53	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, 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
54	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 pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
55	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
56	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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
57	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
58	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
60	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 pari passu charge with

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
61	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
62	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
63	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 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
64	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 31	INE403Q07ES5	August 07,2024	August 06,2026	24 Months	9.25	Secured	976.80	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
66	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
67	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
68	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, 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
69	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 pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
70	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
71	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, charges, all fees, remuneration of

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
72	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
73	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 and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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, 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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
75	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 pari passu charge with

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
76	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.
77	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

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 the Company equal to the value 1 time of the Secured NCDs

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										outstanding plus interest accrued thereon.
78	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 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,

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
79	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 and fixtures

Sr N0:	Series	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure (In months)	Coupon (p.a.) in %	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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.
Total Principal Outstanding								**2,02,794.79**		
Add: Interest Accrued								21,905.66		
Less: EIR Adjustment under Ind AS 109								(443.60)		
Net Outstanding Borrowing								**2,24,256.85**		

Unsecured facilities

A. Public issue of Unsecured listed redeemable non-convertible debentures as on March 31,2025:

The Company vide a public offer, issued unsecured redeemable, non-convertible debentures under various serious of which ₹ 29,446.71 lakhs was outstanding as on 31 March,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 March 31, 2025 (₹ in lakh)	Credit Rating, if any	Security
1	NCD 12	INE403Q08092	January 08,2018	May 07,2025	88 Months	10	Unsecured	1,864.91	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
2	NCD 12	INE403Q08100	January 08,2018	May 07,2025	88 Months	9.91	Unsecured	1,135.09	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
3	NCD 14	INE403Q08118	September 24,2018	September 23,2025	84 Months	10.25	Unsecured	726.82	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
4	NCD 14	INE403Q08126	September 24,2018	September 23,2025	84 Months	10.41	Unsecured	2,115.98	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
5	NCD 15	INE403Q08134	January 31,2019	January 30,2026	84 Months	10.25	Unsecured	499.37	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
6	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
7	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
8	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
9	NCD 17	INE403Q08175	August 21,2019	August 20,2026	84 Months	10.25	Unsecured	532.89	IND A- / Stable by India Ratings and	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 March 31, 2025 (₹ in lakh)	Credit Rating, if any	Security
									Research Pvt. Ltd.	
10	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
11	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
12	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
13	NCD 21	INE403Q08217	January 23,2021	January 22,2028	84 Months	10.25	Unsecured	1,204.37	BRICKWORK BBB+	NA
14	NCD 21	INE403Q08225	January 23,2021	January 22,2028	84 Months	10.41	Unsecured	1,592.57	BRICKWORK BBB+	NA
15	NCD 22	INE403Q08233	April 29,2021	October 28,2026	66 Months	10.25	Unsecured	1,132.18	BRICKWORK BBB+	NA
16	NCD 22	INE403Q08241	April 29,2021	April 28,2028	84 Months	10.41	Unsecured	1,453.08	BRICKWORK BBB+	NA
Total Principal Outstanding								**20,099.07**		
Add: Interest Accrued								**9,360.48**		
Less: EIR Adjustment Under IndAS 109								**(12.84)**		
Net Outstanding Borrowing								**29,446.71**		

B. Subordinated Debts

1. Private issue of Unsecured unlisted redeemable Subordinated debts as on March 31,2025:

As on March 31, 2025, the Company has an unclaimed privately placed subordinated debts and the same are pending for disbursement of ₹ 3.00 lakhs due the dispute between the legal heirs of the original bondholders.

Sr No:	Series/Bond Number	ISIN	Date of Allotment	Redemption Schedule/Maturity Date	Tenure(In months)	Coupon	Secured / Unsecured	Principal Amount Outstanding As on March 31,2025(In Lakhs)	Credit Rating, If any	Security
1	61	NA	December	June 08,2018	66	12.75	Unsecure	0.50	NA	NA

			08,2012				d			
2	60		December 08,2012	June 08,2018	66	12.75	Unsecured	0.50		
3	59		December 08,2012	June 08,2018	66	12.75	Unsecured	0.50		
Total Principal Outstanding								**1.50**		
Add: Interest Accrued								1.50		
Net Borrowing Amount								**3.00**		

2. Private issue of Unsecured unlisted redeemable Subordinated debts as on March 31,2025:

The Company had privately issued Unsecured unlisted redeemable Subordinated debts under various serious of which ₹ 3,141.67 lakhs was outstanding as on 31 March,2025,the details of which are set forth below:

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

SI. No	Subordinated Debts Name/Series	Amount Outstanding As on March 31,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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		36.42						
Net Outstanding Borrowing		**3,141.67**						

Commercial Papers

The Company has not issued any commercial papers.

Loan from Directors and Relatives of Directors

The Company has not taken any loan from the directors or any relative of the directors.

Inter Corporate Loans

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

Servicing behaviour on existing debt securities, payment of interest on due dates on financing facilities or securities

The 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. The Company has not issued any corporate guarantee.

6.13 List of top 10 holders of non-convertible securities in terms of value as on the preceding quarter (as on March 31, 2025) (in cumulative basis)

1. List of top ten holders of Equity Shares of our Company as on March 31, 2025 is as below:

Sr. No.	Name of Shareholders	Number of Equity Shares held	Number of shares in demat form	Total shareholding as % of total no of Equity Shares
1	Mathew Kosamattom Cherian	12,85,03,170	12,85,03,170	56.51
2	Kosamattam Ventures Private Limited	3,60,00,200	3,60,00,200	15.83
3	Laila Mathew	3,01,48,300	3,01,48,300	13.26
4	Cecily Thomas	1,50,625	1,50,625	0.07
5	K X Thomas	1,25,000	1,25,000	0.05
6	Sindhumol Nanappan	1,25,000	1,25,000	0.05
7	Sadanandan Sahadevan	1,03,125	1,03,125	0.05
8	Julius Koshy	1,02,500	1,02,500	0.05
9	Aleyamma M Vadakel	1,01,800	1,01,800	0.04
10	Saju Varghese John	93,850	93,850	0.04

2. List of top ten debenture holders of our Company as on March 31, 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 ₹)
1	Sundaram Finance Ltd	5,00,000.00	1,000.00	50,00,00,000.00
2	Phillip Finance & Investment Services India Pvt Ltd.	49,000.00	1,000.00	4,90,00,000.00
3	Phillip Services India Private Limited	30,000.00	1,000.00	4,25,59,000.00
4	Phillip Commodities India Private Limited	6,000.00	1,000.00	60,00,000.00
5	Axia Enterprises Private Limited	5,000.00	1,000.00	50,00,000.00
6	Care Detergents (P) Ltd	4,000.00	1,000.00	40,00,000.00
7	Fourcomma LLP	3,000.00	1,000.00	30,00,000.00
8	Formokem Chemicals Private Limited	3,000.00	1,000.00	30,00,000.00
9	VJ Jindal Cocoa Private Limited	2,590.00	1,000.00	25,90,000.00
10	Myron Wealth Management Private Limited	2,576.00	1,000.00	25,76,000.00

3. List of top ten unsecured, privately placed, non-convertible debenture holders of our Company as on March 31, 2025:

Subordinated Debt

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.	Aleyamma Jacob	50,000	1,000.00	5,00,00,000.00	16.102
2.	Augustin Dominic	3,600	1,000.00	36,00,000.00	1.159
3.	Preetha Susan George	3,500	1,000.00	35,00,000.00	1.127
4.	Saira Vincent	3,400	1,000.00	34,00,000.00	1.095
5.	Priyadas G Mangalath	3,200	1,000.00	32,00,000.00	1.031
6.	Boben Thomas	3,000	1,000.00	30,00,000.00	0.966
7.	Rassia P K	3,000	1,000.00	30,00,000.00	0.966
8.	Issac Varghese	3,000	1,000.00	30,00,000.00	0.966
9.	Aleyamma Kuriakose	2,800	1,000.00	28,00,000.00	0.902
10.	Hema George	2,800	1,000.00	28,00,000.00	0.902

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

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 .	1,08,000	1,000	10,80,00,000	0.53%
2	P P YOHANNAN	33,500	1,000	3,35,00,000	0.17%
3	JUBYMON P M	16,250	1,000	1,62,50,000	0.08%
4	JOSEPH SIMON E	16,000	1,000	1,60,00,000	0.08%
5	JOSEPH SEBASTIAN	15,765	1,000	1,57,65,000	0.08%
6	BHASKARAN KARUPPU AYNIPULLY	15,000	1,000	1,50,00,000	0.07%
7	SABEENA SIMON	13,300	1,000	1,33,00,000	0.07%
8	PONNAMMA J .	13,075	1,000	1,30,75,,000	0.06%

9	THOMAS PURAYIDATHIL THOMAS	12,765	1,000	1,27,65,000	0.06%
10	MAJU CHACKO MATHEW	12,039	1,000	1,20,39,000	0.06%

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	1,000	1,00,00,000	0.50%
2	AJIMON MARY JOHN	6,000	1,000	60,00,000	0.30%
3	RENJINI REJI .	6,000	1,000	60,00,000	0.30%
4	RENU DANIEL .	5,000	1,000	50,00,,000	0.25%
5	THOMAS K P MATHEW .	5,,000	1,000	50,00,000	0.25%
6	DAVIS MOHAN AMBAKKADEN .	5,000	1,000	50,00,000	0.25%
7	THAYAMKULANGARA KURIES PRIVATE LIMITED	5,000	1,000	50,00,000	0.25%
8	LEELAMMA THANKACHAN .	4,500	1,000	45,00,000	0.22%
9	VARGHESE MATHAI	4,500	1,000	45,00,000	0.22%
10	BAIJU RAMACHANDRAN .	4,412	1,000	44,12,000	0.22%

List of top 10 holders of commercial papers in terms of value as on the preceding quarter (as on March 31, 2025) (in cumulative basis)

Sl. No	Name of holder	Category of holder	Face Value of holding	% of total nonconvertible security outstanding
NIL				

PART B

FORM NO PAS- 4

PRIVATE PLACEMENT OFFER LETTER

(TO BE FILED WITH 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		

DECLARATION (To be provided by the Directors)

i. The Company has complied with the provisions of the Companies Act, 2013 and the rules made hereunder;

ii. 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

iii. The monies received under the offer shall be used only for the purposes and objects indicated in this Key Information Document.

I am authorized by the Board of Directors of the Issuer vide resolution June 16, 2025, to sign this Key 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 Key Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this Key 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 Key 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 Key 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 Key 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 Key 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

Mathew K. Cherian
Digitally signed by Mathew K. Cherian
Date: 2025.06.26 12:35:40 +05'30'

LAILA MATHEW
Digitally signed by LAILA MATHEW
Date: 2025.06.26 12:36:20 +05'30'

Name: Mathew K. Cherian	Name: Laila Mathew
Designation: Managing Director	Designation: Whole-Time Director
DIN:01286073	DIN:01286176
Date: June 26 ,2025,	Date: June 26 ,2025
Place: Kottayam	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 Key Information Document.

Chapter B - Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Key Information Document.

Optional Attachments, if any.

CHAPTER A: FINANCIAL POSITION OF THE COMPANY AS IN THE 3 (THREE) AUDITED BALANCE SHEETS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS KEY INFORMATION DOCUMENT

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-25 can be accessed at below link:

https://www.kosamattam.com/reports/

CHAPTER B: AUDITED CASH FLOW STATEMENT FOR THE 3 (THREE) YEARS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS KEY INFORMATION DOCUMENT

Audited Financials for FY 2022-2023, FY 2023-24 and FY 2024-2025 can be accessed at below link.

https://www.kosamattam.com/reports/

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 the 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 Key Information Document, contains full disclosure in accordance with SEBI ILNCS Regulations and the Operational Guidelines. The Company undertakes and confirms that this Key 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 Key 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 this Key Information Document(s);

d) Nothing in this Key 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 the General Information Document.

f) The Contents of the Key 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 June 16 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 Key Information Document and matters incidental thereto have been complied with. Whatever is stated in this Key Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this Key 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 Key Information Document.

For Kosamattam Finance Limited

Mathew K. Cherian
Digitally signed by Mathew K. Cherian
Date: 2025.06.26 12:37:41 +05'30'

LAILA MATHEW
Digitally signed by LAILA MATHEW
Date: 2025.06.26 12:37:14 +05'30'

Name: Mathew K. Cherian Designation: Managing Director DIN:01286073 Date: June 26 ,2025 Place: Kottayam	Name: Laila Mathew Designation: Whole-Time Director DIN:01286176 Date: June 26,2025 Place: Kottayam

ANNEXURE I: RATING LETTER, RATING RATIONALE AND DETAILED PRESS RELEASE FROM THE RATING AGENT

APPENDED OVERLEAF

India Ratings & Research
A Fitch Group Company

Fitch Group

Mr. Mathew Cherian
Managing Director
Kosamattam Finance Limited
Kosamattam City Centre, Floor 4th & 5th Floor,
T.B. Road, Kottayam,
Kerala 686001

April 17, 2025

Dear Sir/Madam,

Re: Rating Letter for Kosamattam Finance Limited

India Ratings and Research (Ind-Ra) has taken the following actions on Kosamattam Finance Limited's debt instruments:

Instrument Type	Date of Issuance	Coupon Rate (%)	Maturity Date	Size of Issue (million)	Rating assigned along with Outlook/Watch	Rating Action
Non-convertible debentures^	-	-	-	INR4,000	IND A-/Stable	Assigned
Non-convertible debentures*	-	-	-	INR22,462.67 (reduced from INR22,944.72)	IND A-/Stable	Affirmed
Bank loans	-	-	-	INR29,500	IND A-/Stable	Affirmed

*Details in annexure
^Yet to be issued

In issuing and maintaining its ratings, India Ratings relies on factual information it receives from issuers and underwriters and from other sources India Ratings believes to be credible. India Ratings conducts a reasonable investigation of the factual information relied upon by it in accordance with its ratings methodology, and obtains reasonable verification of that information from independent sources, to the extent such sources are available for a given security.

The manner of India Ratings factual investigation and the scope of the third-party verification it obtains will vary depending on the nature of the rated security and its issuer, the requirements and practices in India where the rated security is offered and sold, the availability and nature of relevant public information, access to the management of the issuer and its advisers, the availability of pre-existing third-party verifications such as audit reports, agreed-upon procedures letters, appraisals, actuarial reports, engineering reports, legal opinions and other reports provided by third parties, the availability of independent and competent third-party verification sources with respect to the particular security or in the particular jurisdiction of the issuer, and a variety of other factors.

Users of India Ratings ratings should understand that neither an enhanced factual investigation nor any third-party verification can ensure

that all of the information India Ratings relies on in connection with a rating will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. In issuing its ratings India Ratings must rely on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further, ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings can be affected by future events or conditions that were not anticipated at the time a rating was issued or affirmed.

India Ratings seeks to continuously improve its ratings criteria and methodologies, and periodically updates the descriptions on its website of its criteria and methodologies for securities of a given type. The criteria and methodology used to determine a rating action are those in effect at the time the rating action is taken, which for public ratings is the date of the related rating action commentary. Each rating action commentary provides information about the criteria and methodology used to arrive at the stated rating, which may differ from the general criteria and methodology for the applicable security type posted on the website at a given time. For this reason, you should always consult the applicable rating action commentary for the most accurate information on the basis of any given public rating.

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It will be important that you promptly provide us with all information that may be material to the ratings so that our ratings continue to be appropriate. Ratings may be raised, lowered, withdrawn, or placed on Rating Watch due to changes in, additions to, accuracy of or the inadequacy of information or for any other reason India Ratings deems sufficient.

Nothing in this letter is intended to or should be construed as creating a fiduciary relationship between India Ratings and you or between India Ratings and any user of the ratings.

In this letter, “India Ratings” means India Ratings & Research Pvt. Ltd. and any successor in interest.

We are pleased to have had the opportunity to be of service to you. If we can be of further assistance, please email us at infogrp@indiaratings.co.in

Sincerely,

India Ratings

K Gupta

Karan Gupta
Director

Annexure: Facilities Breakup

Instrument Description	Banks Name	Ratings	Outstanding/Rated Amount(INR million)
Term Loan	AK Capital Finance Limited	IND A-/Stable	197.36
Term Loan	AK Capital Finance Limited	IND A-/Stable	236.11
Term Loan	Axis Bank Limited	IND A-/Stable	39.98
WCDL	Axis Bank Limited	IND A-/Stable	60.00
Cash Credit	Axis Bank Limited	IND A-/Stable	40.00
WCDL	Bajaj Finance	IND A-/Stable	200.00
Cash Credit	Bandhan Bank	IND A-/Stable	10.00
Term Loan	Bandhan Bank	IND A-/Stable	186.72
Term Loan	Bandhan Bank	IND A-/Stable	706.53
Cash Credit	Bank of Baroda	IND A-/Stable	300.00
Term Loan	Bank of Baroda	IND A-/Stable	41.66
Term Loan	Bank of Baroda	IND A-/Stable	545.45
WCDL	Bank of Baroda	IND A-/Stable	250.00
WCDL	Bank of Baroda	IND A-/Stable	200.00
Term Loan	Bank of Baroda	IND A-/Stable	318.18
Term Loan	Bank of Maharashtra	IND A-/Stable	250.21
Term Loan	Bank of Maharashtra	IND A-/Stable	707.73
Term Loan	Bank of Maharashtra	IND A-/Stable	500.00
Term Loan	Canara Bank	IND A-/Stable	68.00
Term Loan	Canara Bank	IND A-/Stable	208.10
Term Loan	City Union Bank	IND A-/Stable	13.66
WCDL	CSB Bank Limited	IND A-/Stable	300.00
WCDL	CSB Bank Limited	IND A-/Stable	200.00
WCDL	CSB Bank Limited	IND A-/Stable	350.00
WCDL	CSB Bank Limited	IND A-/Stable	150.00
WCDL	DCB Bank	IND A-/Stable	200.00
WCDL	DCB Bank	IND A-/Stable	300.00
Cash Credit	Dhanlaxmi Bank	IND A-/Stable	150.00
WCDL	Dhanlaxmi Bank	IND A-/Stable	350.00
Term Loan	Equitas Small Finance Bank	IND A-/Stable	180.50
Term Loan	Equitas Small Finance Bank	IND A-/Stable	71.99
Term Loan	ESAF Small Finance Bank	IND A-/Stable	15.04
Term Loan	ESAF Small Finance Bank	IND A-/Stable	260.61
Cash Credit	Federal Bank	IND A-/Stable	8.00
WCDL	Federal Bank	IND A-/Stable	12.00

WCDL	Federal Bank	IND A-/Stable	300.00
WCDL	Federal Bank	IND A-/Stable	300.00
FCTL	Federal Bank	IND A-/Stable	28.57
Term Loan	Federal Bank	IND A-/Stable	250.00
Term Loan	Federal Bank	IND A-/Stable	500.00
WCDL	HDFC Bank Limited	IND A-/Stable	500.00
Term Loan	HDFC Bank Limited	IND A-/Stable	175.00
Term Loan	HDFC Bank Limited	IND A-/Stable	218.75
Term Loan	HDFC Bank Limited	IND A-/Stable	437.50
Term Loan	Hero FinCorp	IND A-/Stable	269.05
Cash Credit	IDFC First Bank	IND A-/Stable	20.00
WCDL	IDFC First Bank	IND A-/Stable	30.00
Term Loan	IDFC First Bank	IND A-/Stable	624.99
Term Loan	IDFC First Bank	IND A-/Stable	1350.00
Cash Credit	Indian Bank	IND A-/Stable	40.00
WCDL	Indian Bank	IND A-/Stable	60.00
Term Loan	Indian Bank	IND A-/Stable	126.14
Term Loan	Indian Overseas Bank	IND A-/Stable	44.80
Term Loan	Indian Overseas Bank	IND A-/Stable	600.20
WCDL	IndusInd Bank Limited	IND A-/Stable	250.00
WCDL	IndusInd Bank Limited	IND A-/Stable	250.00
WCDL	IndusInd Bank Limited	IND A-/Stable	125.00
WCDL	IndusInd Bank Limited	IND A-/Stable	125.00
Term Loan	Jana Small Finance Bank	IND A-/Stable	189.58
Term Loan	Jana Small Finance Bank	IND A-/Stable	277.50
Term Loan	Jana Small Finance Bank	IND A-/Stable	377.77
Term Loan	JM Financials	IND A-/Stable	40.82
Term Loan	Karnataka Bank Ltd	IND A-/Stable	114.97
Cash Credit	Karur Vysya Bank	IND A-/Stable	50.00
WCDL	Karur Vysya Bank	IND A-/Stable	200.00
WCDL	Karur Vysya Bank	IND A-/Stable	250.00
Term Loan	Karur Vysya Bank	IND A-/Stable	227.27
Term Loan	Karur Vysya Bank	IND A-/Stable	204.54
WCDL	Karur Vysya Bank	IND A-/Stable	250.00
WCDL	Kotak Mahindra Bank	IND A-/Stable	300.00
Term Loan	Kotak Mahindra Bank	IND A-/Stable	174.99
Term Loan	OXYZO Financial Services Private Limited	IND A-/Stable	83.33
Term Loan	OXYZO Financial Services Private Limited	IND A-/Stable	83.33
Term Loan	OXYZO Financial Services Private Limited	IND A-/Stable	49.99
Term Loan	OXYZO Financial Services Private Limited	IND A-/Stable	145.83

Term Loan	OXYZO Financial Services Private Limited	IND A-/Stable	200.00
Term Loan	Poonawalla Fincorp	IND A-/Stable	750.00
Cash Credit	Punjab National Bank	IND A-/Stable	100.00
WCDL	Punjab National Bank	IND A-/Stable	150.00
Term Loan	SBM Bank (India) Limited	IND A-/Stable	200.00
Cash Credit	South Indian Bank	IND A-/Stable	500.00
WCDL	South Indian Bank	IND A-/Stable	400.00
Term Loan	South Indian Bank	IND A-/Stable	187.50
Cash Credit	State Bank of India	IND A-/Stable	700.00
Term Loan	State Bank of India	IND A-/Stable	206.53
Term Loan	State Bank of India	IND A-/Stable	464.38
WCDL	State Bank of India	IND A-/Stable	300.00
WCDL	State Bank of India	IND A-/Stable	250.00
WCDL	State Bank of India	IND A-/Stable	250.00
WCDL	State Bank of India	IND A-/Stable	300.00
Term Loan	Tata Capital Limited	IND A-/Stable	44.57
Term Loan	Tata Capital Limited	IND A-/Stable	179.24
Term Loan	UCO Bank	IND A-/Stable	66.60
Term Loan	UCO Bank	IND A-/Stable	174.99
Term Loan	UCO Bank	IND A-/Stable	250.00
Term Loan	Ujjivan Small Finance Bank	IND A-/Stable	50.00
Cash Credit	Union Bank of India	IND A-/Stable	300.00
WCDL	Union Bank of India	IND A-/Stable	450.00
Term Loan	Vivriti Capital Limited	IND A-/Stable	29.16
Term Loan	Vivriti Capital Limited	IND A-/Stable	18.75
Term Loan	Vivriti Capital Limited	IND A-/Stable	87.49
Term Loan	Vivriti Capital Limited	IND A-/Stable	40.62
Term Loan	Vivriti Capital Limited	IND A-/Stable	98.16
Term Loan	Vivriti Capital Limited	IND A-/Stable	30.00
Term Loan	Vivriti Capital Limited	IND A-/Stable	62.50
Term Loan	Vivriti Capital Limited	IND A-/Stable	14.37
Term Loan	Vivriti Capital Limited	IND A-/Stable	110.20
Term Loan	Vivriti Capital Limited	IND A-/Stable	135.00
Term Loan	Woori Bank	IND A-/Stable	99.99
Term Loan	Woori Bank	IND A-/Stable	333.33
WCDL	Yes Bank Ltd	IND A-/Stable	250.00
WCDL	Yes Bank Ltd	IND A-/Stable	250.00
Bank Loan(Unutilised)	NA	IND A-/Stable	4193.62

Annexure: ISIN

Instrument	ISIN	Date of Issuance	Coupon Rate	Maturity Date	Ratings	Outstanding/Rated Amount(INR million)
NCD (Secured)	INE403Q07771	29/08/2017	0	27/12/2024	WD	134
NCD (Unsecured)	INE403Q08092	08/01/2018	10	07/05/2025	IND A-/Stable	186
NCD (Unsecured)	INE403Q08100	08/01/2018	0	07/05/2025	IND A-/Stable	114
NCD (secured)	INE403Q07912	23/04/2018	0	22/08/2025	IND A-/Stable	166
NCD (Unsecured)	INE403Q08118	24/09/2018	10.25	23/09/2025	IND A-/Stable	73
NCD (Unsecured)	INE403Q08126	24/09/2018	0	23/09/2025	IND A-/Stable	212
NCD (Unsecured)	INE403Q08134	31/01/2019	10.25	30/01/2026	IND A-/Stable	50
NCD (Unsecured)	INE403Q08142	31/01/2019	0	30/01/2026	IND A-/Stable	148
NCD (Unsecured)	INE403Q08159	06/05/2019	10.25	05/05/2026	IND A-/Stable	41
NCD (Unsecured)	INE403Q08167	06/05/2019	0	05/05/2026	IND A-/Stable	130
NCD (Unsecured)	INE403Q08175	21/08/2019	10.25	20/08/2026	IND A-/Stable	53
NCD (Unsecured)	INE403Q08183	21/08/2019	0	20/08/2026	IND A-/Stable	192
NCD (Secured)	INE403Q07AV7	10/12/2019	0	09/06/2025	IND A-/Stable	51
NCD (Secured)	INE403Q07AW5	10/12/2019	10.25	09/12/2026	IND A-/Stable	103
NCD (Secured)	INE403Q07AX3	10/12/2019	0	09/12/2026	IND A-/Stable	234
NCD (Secured)	INE403Q07BD3	29/05/2020	0	28/11/2025	IND A-/Stable	84
NCD (Unsecured)	INE403Q08191	29/05/2020	10.25	28/05/2027	IND A-/Stable	93
NCD (Unsecured)	INE403Q08209	29/05/2020	0	28/05/2027	IND A-/Stable	180
NCD (Secured)	INE403Q07BK8	14/10/2020	10.25	13/10/2027	IND A-/Stable	133
NCD (Secured)	INE403Q07BL6	14/10/2020	0	13/10/2027	IND A-/Stable	181
NCD (Secured)	INE403Q07CJ8	18/04/2022	8.75	17/04/2025	IND A-/Stable	285
NCD (Secured)	INE403Q07CK6	18/04/2022	0	17/04/2025	IND A-/Stable	414
NCD (Secured)	INE403Q07CL4	18/04/2022	9.25	17/10/2025	IND A-/Stable	261
NCD (Secured)	INE403Q07CM2	18/04/2022	9.5	17/04/2026	IND A-/Stable	226
NCD (Secured)	INE403Q07CN0	18/04/2022	0	17/10/2026	IND A-/Stable	258
NCD (Secured)	INE403Q07CO8	18/04/2022	10	17/04/2027	IND A-/Stable	1183
NCD (Secured)	INE403Q07CP5	18/04/2022	0	17/08/2029	IND A-/Stable	283
NCD (Secured)	INE403Q07CZ4	16/01/2023	8.25	15/01/2025	WD	98
NCD (Secured)	INE403Q07DA5	16/01/2023	0	15/07/2025	IND A-/Stable	110
NCD (Secured)	INE403Q07DB3	16/01/2023	9	15/01/2026	IND A-/Stable	337
NCD (Secured)	INE403Q07DE7	16/01/2023	0	15/04/2026	IND A-/Stable	422
NCD (Secured)	INE403Q07DF4	16/01/2023	9.5	15/01/2027	IND A-/Stable	1036
NCD (Secured)	INE403Q07DC1	16/01/2023	0	15/07/2027	IND A-/Stable	217
NCD (Secured)	INE403Q07DD9	16/01/2023	0	15/05/2030	IND A-/Stable	194
NCD (Secured)	INE403Q07DL2	29/04/2023	8.75	28/04/2025	IND A-/Stable	170.22
NCD (Secured)	INE403Q07DH0	29/04/2023	0	28/10/2025	IND A-/Stable	122.85
NCD (Secured)	INE403Q07DN8	29/04/2023	9	28/04/2026	IND A-/Stable	169.47
NCD (Secured)	INE403Q07DM0	29/04/2023	0	28/07/2026	IND A-/Stable	189.47
NCD (Secured)	INE403Q07DG2	29/04/2023	9.5	28/04/2027	IND A-/Stable	560.8

NCD (Secured)	INE403Q07DI8	29/04/2023	0	28/10/2027	IND A-/Stable	114.39
NCD (Secured)	INE403Q07DJ6	29/04/2023	0	28/08/2030	IND A-/Stable	114.52
NCD (Secured)	INE403Q07DO6	28/09/2023	0	27/05/2025	IND A-/Stable	316
NCD (Secured)	INE403Q07DT5	28/09/2023	8.75	27/09/2025	IND A-/Stable	124
NCD (Secured)	INE403Q07DP3	28/09/2023	0	27/03/2026	IND A-/Stable	97
NCD (Secured)	INE403Q07DU3	28/09/2023	9.25	27/09/2026	IND A-/Stable	128
NCD (Secured)	INE403Q07DQ1	28/09/2023	0	27/12/2026	IND A-/Stable	243
NCD (Secured)	INE403Q07DV1	28/09/2023	10	27/09/2027	IND A-/Stable	883
NCD (Secured)	INE403Q07DS7	28/09/2023	0	27/03/2028	IND A-/Stable	143
NCD (Secured)	INE403Q07DR9	28/09/2023	0	27/01/2031	IND A-/Stable	66
NCD (Secured)	INE403Q07DX7	18/01/2024	0	17/07/2025	IND A-/Stable	370
NCD (Secured)	INE403Q07EE5	18/01/2024	8.75	17/01/2026	IND A-/Stable	126
NCD (Secured)	INE403Q07DZ2	18/01/2024	0	17/07/2026	IND A-/Stable	86
NCD (Secured)	INE403Q07DY5	18/01/2024	9.25	17/01/2027	IND A-/Stable	135
NCD (Secured)	INE403Q07EB1	18/01/2024	0	17/04/2027	IND A-/Stable	107
NCD (Secured)	INE403Q07ED7	18/01/2024	10	17/01/2028	IND A-/Stable	951
NCD (Secured)	INE403Q07EC9	18/01/2024	0	17/07/2028	IND A-/Stable	105
NCD (Secured)	INE403Q07EA3	18/01/2024	0	17/05/2031	IND A-/Stable	81
NCD (Secured)	INE403Q07EK2	26/04/2024	0	25/10/2025	IND A-/Stable	205
NCD (Secured)	INE403Q07EF2	26/04/2024	8.75	25/04/2026	IND A-/Stable	147
NCD (Secured)	INE403Q07EJ4	26/04/2024	0	25/10/2026	IND A-/Stable	76
NCD (Secured)	INE403Q07EL0	26/04/2024	9.5	25/04/2027	IND A-/Stable	224
NCD (Secured)	INE403Q07EI6	26/04/2024	0	25/07/2027	IND A-/Stable	156
NCD (Secured)	INE403Q07EM8	26/04/2024	10	25/04/2028	IND A-/Stable	869
NCD (Secured)	INE403Q07EG0	26/04/2024	0	25/10/2028	IND A-/Stable	66
NCD (Secured)	INE403Q07EH8	26/04/2024	0	25/08/2031	IND A-/Stable	52
NCD (Secured)	INE403Q07EN6	07/08/2024	9	06/02/2026	IND A-/Stable	469
NCD (Secured)	INE403Q07ES5	07/08/2024	9.25	06/08/2026	IND A-/Stable	98
NCD (Secured)	INE403Q07EQ9	07/08/2024	9.41	06/02/2027	IND A-/Stable	79
NCD (Secured)	INE403Q07ET3	07/08/2024	10	06/08/2027	IND A-/Stable	447
NCD (Secured)	INE403Q07ER7	07/08/2024	9.75	06/11/2027	IND A-/Stable	40
NCD (Secured)	INE403Q07EU1	07/08/2024	10.25	06/08/2029	IND A-/Stable	140
NCD (Secured)	INE403Q07EP1	07/08/2024	10.67	06/08/2028	IND A-/Stable	221
NCD (Secured)	INE403Q07EO4	07/08/2024	10.41	06/08/2031	IND A-/Stable	108
NCD (Secured)	INE403Q07EV9	16/08/2024	11	01/06/2026	IND A-/Stable	500
NCD (Secured)	INE403Q07FA0	12/12/2024	9	11/06/2026	IND A-/Stable	320
NCD (Secured)	INE403Q07EX5	12/12/2024	9.25	11/12/2026	IND A-/Stable	96
NCD (Secured)	INE403Q07FD4	12/12/2024	9.41	11/06/2027	IND A-/Stable	97
NCD (Secured)	INE403Q07EY3	12/12/2024	10	11/12/2027	IND A-/Stable	748
NCD (Secured)	INE403Q07EW7	12/12/2024	9.75	11/03/2028	IND A-/Stable	60

NCD (Secured)	INE403Q07EZ0	12/12/2024	10.25	11/12/2029	IND A-/Stable	158
NCD (Secured)	INE403Q07FB8	12/12/2024	10.67	11/12/2028	IND A-/Stable	213
NCD (Secured)	INE403Q07FC6	12/12/2024	10.41	11/12/2031	IND A-/Stable	71
NCD (Secured)	INE403Q07FE2	01/01/2025	10	31/12/2026	IND A-/Stable	750
NCD (Secured)	INE403Q07FN3	13/03/2025	10	12/03/2027	IND A-/Stable	1000
NCD (Secured)	INE403Q07FF9	15/04/2025	0	14/07/2028	IND A-/Stable	86.41
NCD (Secured)	INE403Q07FG7	15/04/2025	9.5	14/04/2027	IND A-/Stable	172.13
NCD (Secured)	INE403Q07FH5	15/04/2025	10	14/04/2028	IND A-/Stable	884.59
NCD (Secured)	INE403Q07FI3	15/04/2025	0	14/04/2028	IND A-/Stable	49.14
NCD (Secured)	INE403Q07FJ1	15/04/2025	0	14/04/2032	IND A-/Stable	80.8
NCD (Secured)	INE403Q07FK9	15/04/2025	0	14/04/2029	IND A-/Stable	243.47
NCD (Secured)	INE403Q07FL7	15/04/2025	10.25	14/04/2030	IND A-/Stable	222.35
NCD (Secured)	INE403Q07FM5	15/04/2025	0	14/10/2026	IND A-/Stable	261.06

ANNEXURE II: CONSENT LETTER FROM THE DEBENTURE TRUSTEE

APPENDED OVERLEAF

CL/MUM/25-26/DEB/55
Date: June 20, 2025

To,
KOSAMATTAM FINANCE LIMITED
4th & 5th Floor, Kosamattam City Centre
TB Road Kottayam, Kerala – 686001

Kind Attn: Mr. Mathew K Cherian

Dear Ma'am,

Consent to act as Debenture Trustee for Secured Rated Listed Redeemable Non-Convertible Debentures ("NCDs" or "Debentures") amounting to INR. 75,00,00,000/- (Indian Rupees Seventy-Five Crores only) (the "Issue") to be issued by Kosamattam Finance Limited.

We, the undersigned, hereby consent to be named as the Debenture Trustee to the Issue and to our name being inserted as the Debenture Trustee to the Issue in the Information Memorandum/disclosure document/listing application or any other document to be filed with the BSE/NSE Limited ("Stock Exchange") or any other authority as required. The following details with respect to us may be disclosed:

Name	Vardhman Trusteeship Private Limited
Address	The Capital, A Wing, 412A, Bandra Kurla Complex, Bandra (East), Mumbai-400051
Tel	22 4264 8335/ 22 4014 0832
Email	corporate@vardhmantrustee.com
Website	https://vardhmantrustee.com
Contact Person	Rushabh Desai
SEBI Registration No	IND000000611
CIN	U65993WB2010PTC152401
Logo	VARDHMAN TRUSTEESHIP PVT LTD Nurturing & Protecting Your Trust

We confirm that we are registered with the SEBI and that such registration is valid as on the date of this letter. We enclose a copy of our registration certificate enclosed herein as Annexure A and declaration regarding our registration with SEBI as Annexure B. We also confirm that we have not been prohibited by SEBI to act as an intermediary in capital market issues.

Yours faithfully,

For Vardhman Trusteeship Private Limited

Authorised Signatory

Vardhman Trusteeship Pvt. Ltd. Mumbai

डिबेंचर न्यासी

प्ररूप ख
FORM-B

DEBENTURE TRUSTEE

भारतीय प्रतिभूति और विनिमय बोर्ड
SECURITIES AND EXCHANGE BOARD OF INDIA

(डिबेंचर न्यासी) विनियम, 1993
(DEBENTURE TRUSTEE) REGULATIONS, 1993

000274

(विनियम 8)
(Regulation 8)

रजिस्ट्रीकरण प्रमाणपत्र
CERTIFICATE OF REGISTRATION

1) बोर्ड, भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 के अधीन डिबेंचर न्यासी के लिए बनाए गए नियमों और विनियमों के साथ पठित उस अधिनियम की धारा-12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए,

1) In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992, read with the rules and regulations made thereunder for the debenture trustee the Board hereby grants a certificate of registration to

VARDHMAN TRUSTEESHIP PRIVATE LIMITED
Unit No. 15, Turner Morrison Building
6 Lyons Range
KOLKATA
700001
WEST BENGAL
INDIA

को नियमों में, शर्तों के अधीन रहते हुए और विनियमों के अनुसार डिबेंचर न्यासी के रूप में रजिस्ट्रीकरण का प्रमाणपत्र इसके द्वारा प्रदान करता है।
as a debenture trustee subject to the conditions in the rules and in accordance with the regulations.

2) डिबेंचर न्यासी के लिए रजिस्ट्रीकरण कूट है।
2) Registration Code for the debenture trustee is **IND000000611**

3) जब तक नवीकृत न किया जाए, रजिस्ट्रीकरण का प्रमाणपत्र से तक विधिमान्य है।
3) Unless renewed, the certificate of registration is valid from to

This certificate of Registration shall be valid from 15/12/2020 to null, unless Suspended or cancelled by the Board

आदेश से
भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से
By order
For and on behalf of
Securities and Exchange Board of India

स्थान Place : **Mumbai**

तारीख Date : **May 20, 2021**

ARADHANA VERMA
प्राधिकृत हस्ताक्षरकर्ता Authorised Signatory

jai kaushal

Annexure B

We hereby confirm that as on date the following details in relation to our registration with the Securities and Exchange Board of India as a Debenture Trustee is true and correct:

1	Registration Number	IND000000611
2	Date of registration/ Renewal of registration	15/12/2020
3	Date of expiry of registration	Null, unless suspended or cancelled by SEBI
4	If applied for renewal, date of application	N/A
5	Any communication from SEBI prohibiting the entity from acting as an intermediary	No
6	Any enquiry/ investigation being conducted by SEBI	No
7	Details of any penalty imposed by SEBI	No

Vardhman Trusteeship Pvt. Ltd. Mumbai

ANNEXURE III: APPLICATION FORM

APPENDED OVERLEAF

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

Registered Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India
Date and Place of Incorporation: March 25, 1987, Kottayam, Kerala;
CIN: U65929KL1987PLC004729
PAN: AACCK4277A; **Registration No:** 16.00117
Telephone No.: 0481 - 2586400; **Fax No.**: NA **Email:** cs@kosamattam.com ;
Website: www.kosamattam.com

DEBENTURES APPLICATION FORM SERIAL NO.									

ISSUE OF UP TO 75,000 SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 75,00,00,000 (SEVENTY-FIVE CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "DEBENTURES") BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")

(Please read carefully the instructions on the next page before filling this form)

Debenture Series	
No. of Debentures applied (in figures)	
No. of Debentures applied (in words)	
Amount (Rs. In figures)	
Amount (Rs. In words)	
NEFT/RTGS Details	
Date on which funds are transferred	

APPLICANT'S NAME IN FULL (CAPITALS) **SPECIMEN SIGNATURE**

APPLICANT'S ADDRESS

ADDRESS																			
STREET																			
CITY																			
PIN							**PHONE**							**FAX**										

APPLICANT'S PAN/GIR NO._____IT CIRCLE/WARD/DISTRICT _____

WE ARE ( ) BANKING COMPANY ( ) INSURANCE COMPANY ( ) OTHERS ( ) SPECIFY _____

We have read and understood the Terms and Conditions of the issue of Debentures contained in the Disclosure Documents including the Risk Factors described in the General Information Document dated December 4, 2024 and have considered these in making our decision to apply. We bind ourselves to these Terms and Conditions and wish to applyfor allotment of these Debentures. The amount payable on application as shown below is remitted herewith. We request you to please place our name(s) on the Register of Debenture Holders.

Name of the Authorised Signatory(ies)	Designation	Signature

Applicant's Signature:

Details of Bank Account (from which the subscription money is remitted)

Bank Name & Branch	
Beneficiary Name	
Nature of Account	
Account No.	
IFSC/NEFT Code	
UTR No. *	

**** Please enclose RTGS alongwith this form.***

We hereby confirm that the payment(s) made towards subscription of the Unsubordinated Secured, Rated, Listed, Non-Convertible Debentures is made from our bank account(s).

FOR OFFICE USE ONLY
DATE OF RECEIPT_____DATE OF CLEARANCE _____

(Note: Cheque and Drafts are subject to realisation)

We the undersigned, are agreeable to holding the Debentures of the Issuer in dematerialised form. Details of my/our Beneficial Owner Account are given below:

DEPOSITORY	**NSDL and CDSL**
DEPOSITORY PARTICIPANT NAME	
DP-ID	
BENEFICIARY ACCOUNT NUMBER	
NAME OF THE APPLICANT(S)	

Taxpayers PAN / GIR No.	IT Circle/Ward/District	( ) Not Allotted
Tax Deduction Status	( ) Fully Exempt	( )Tax to be deducted at Source

(viii) Tick whichever is applicable:

(a) The Applicant is not required to obtain Government approval under the Foreign Exchanges Management (Non-debt Instrument) Rules, 2019 prior to subscription of shares -

☐

(b) The Applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instrument) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith –

☐

List of KYC docs. To be attached with the Application Form:

- Constitution Documents: Certificate of Incorporation, Certificate of commencement of Business, Memorandum & Articles of Association, Regd. Trust Deed in case of Trust, SEBI Registration Certificate in case of Mutual Fund.
- ID Proofs: Certified Copy of PAN Card, Demat Client Master Report
- Address Proof: Form 18 (under Companies Act, 1956) or INC-22 (under Companies Act, 2013) filled with ROC or Certified copy of latest utility bills
- Authorizing docs: Power of Attorney / Board Resolution with specimen signatures certified by the Company Secretary
- Any other document as specified in the Disclosure Documents or as may be demanded by the Bank or as may be required to be provided under Applicable Law by the Applicant

We understand and confirm that the information provided in the General Information Document is provided by the Issuer and the same has not been verified by any legal advisors to the Issuer and other intermediaries and their agents and advisors associated with this Issue. We confirm that we have for the purpose of investing in these Debentures carried out our own due diligence and made our own decisions with respect to investment in these Debentures and have not relied on any representations made by anyone other than the Issuer, if any.

We understand that: i) in case of allotment of Debentures to us, our Beneficiary Account as mentioned above would get credited to the extent of allotted Debentures, ii) we must ensure that the sequence of names as mentioned in the Application Form matches the sequence of name held with our Depository Participant, iii) if the names of the Applicant in this application are not identical and also not in the same order as the Beneficiary Account details with the above mentioned Depository Participant or if the Debentures cannot be credited to our Beneficiary Account for any reason whatsoever, the Issuer shall be entitled at its sole discretion to reject the application.

We understand that we are assuming on our own account, all risk of loss that may occur or be suffered by us including as to the returns on and/or the sale value of the Debentures. We undertake that upon sale or transfer to subsequent investor or transferee ("**Transferee**"), we shall convey all the terms and conditions contained herein and in this General Information Document to such Transferee. In the event of any Transferee (including any intermediate or final holder of the Debentures) suing the Issuer (or any person acting on its or their behalf) we shall indemnify the Issuer and also hold the Issuer and each of such person harmless in respect of any claim by any Transferee.

By making this application, I/We acknowledge that I/We have understood the terms and conditions of the Issue of Unsubordinated Secured, Rated, Listed, Non-Convertible Debentures being issued in one or more Series of Kosamattam Finance Limited as disclosed in the General Information Document and Key Information Document.

Applicant's
Signature

FOR OFFICE USE ONLY	
DATE OF RECEIPT	DATE OF CLEARANCE

(Note : Cheque and Drafts are subject to realisation)

(TEAR HERE)

ACKNOWLEDGMENT SLIP

Application No: Date:

Debenture Series	
No. of Debentures applied (in figures)	
No. of Debentures applied (in words)	
Amount (Rs. In figures)	
Amount (Rs. In words)	
NEFT/RTGS	

For all further correspondence, please contact the Compliance Officer.

INSTRUCTIONS

Application must be completed entirely in English, using BLOCK LETTERS.

- A signature can be made either in English or in any other Indian language.
- Thumb Impressions must be attested by an authorized official of the Bank or by a Magistrate/Notary Public under his/her official seal.
- Application Forms duly completed in all respects, must be lodged at the Bank's registered office.
- Application Forms, duly completed in all respects, must be submitted with the respective Collecting Bankers.
- All transfers/RTGS must be made payable to the Bank account of the Issuer
- The Application Form should be submitted directly. The issue price for the Debentures is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date through RTGSto the account details as set out below:

Beneficiary Name	Indian Clearing Corporation Limited
Clearing House Bank	ICICI
IFSC	ICIC0000106
Bank account number	ICICLEB

Beneficiary Name	Indian Clearing Corporation Limited
Clearing House Bank	HDFC
IFSC	HDFC0000060
Bank account number	ICICLEB

- Upon the Depositories confirming the allotment of the Debentures and the credit of the Debentures into the demat account of the Successful Bidders to EBP, the subscription monies in respect of the Debentures fromthe aforesaid account of ICCL shall be released into the Issuer's bank account, the details of which are as setout below:

Beneficiary Name	KOSAMATTAM FIN LTD SEC R D PPI-2025-26
Bank Account No.	99999446730464
IFSC Code	HDFC0000071
Bank Name	HDFC
Branch Address	KOTTAYAM

- The Company undertakes that the application money deposited in the above-mentioned bank account shall not be utilized for any purpose other than:
  (a) for adjustment against allotment of securities; or
  (b) for the repayment of monies where the company is unable to allot securities.
- Cheques, cash, money orders, postal orders and stock invest will NOT be accepted.
- As a matter of precaution against possible fraudulent encashment of interest warrants due to loss/misplacement, one is requested to mention the full particulars of the bank account, as specified in the Application Form.

- Interest warrants will then be made out in favour of the bank for credit to one's account. In case the full particulars are not given, cheques will be issued in the name of the Applicant at their own risk.

- One should mention their Permanent Account Number or the GIR number allotted under Income-Tax Act, 1961 and the Income-Tax Circle/Ward/District. In case where neither the PAN nor GIR number has been allotted, the fact of non-allotment should be mentioned in the Application Form in the space provided.

- The application would be accepted as per the terms of the Issue outlined in the Information Document / Disclosure Document.

- Receipt of applicants will be acknowledged by the Company in the "Acknowledgement Slip" appearing below the application form. No separate receipt will be issued.

- All applicants should mention their Permanent Account No. or their GIR No. allotted under Income Tax Act, 1961 and the Income Tax Circle/Ward/District. In case where neither the PAN nor the GIR No. has been allotted, the fact of non-allotment should be mentioned in the application form in the space provided. Income Tax as applicable will be deducted at source at the time of payment of interest including interest payable on application money.

- The payment(s) towards subscription of the securities shall be made from the bank account(s) of the Applicants.

Please send the dully filled and signed Application Form to our corporate office address: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India

The application would be accepted as per the terms of the manner outlined in the transaction documents for the private placement.

ANNEXURE IV: ILLUSTRATION OF DEBENTURE CASH FLOWS

CASH FLOWS	RECORD DATE	DUE DATE/PAYMENT DATE	NO. OF DAYS IN COUPON PERIOD	COUPON AMOUNT (IN RUPEES) PER DEBENTURE	PRINCIPAL AMOUNT (IN RUPEES) PER DEBENTURE
1st Coupon	15-07-2025	01-08-2025	31.00	84.93	0.00
2nd Coupon	14-08-2025	01-09-2025	31.00	84.93	0.00
3rd Coupon	12-09-2025	01-10-2025	30.00	82.19	0.00
4th Coupon	15-10-2025	01-11-2025	31.00	84.93	0.00
5th Coupon	14-11-2025	01-12-2025	30.00	82.19	0.00
6th Coupon	15-12-2025	01-01-2026	31.00	84.93	0.00
7th Coupon	15-01-2026	01-02-2026	31.00	84.93	0.00
8th Coupon	12-02-2026	01-03-2026	28.00	76.71	0.00
9th Coupon	13-03-2026	01-04-2026	31.00	84.93	0.00
10th Coupon	14-04-2026	01-05-2026	30.00	82.19	0.00
11th Coupon	15-05-2026	01-06-2026	31.00	84.93	0.00
12th Coupon	12-06-2026	01-07-2026	30.00	82.19	0.00
13th Coupon	15-07-2026	01-08-2026	31.00	84.93	0.00
14th Coupon	14-08-2026	01-09-2026	31.00	84.93	0.00
15th Coupon	14-09-2026	01-10-2026	30.00	82.19	0.00
16th Coupon	15-10-2026	01-11-2026	31.00	84.93	0.00
17th Coupon	13-11-2026	01-12-2026	30.00	82.19	0.00
18th Coupon	15-12-2026	01-01-2027	31.00	84.93	0.00
19th Coupon	15-01-2027	01-02-2027	31.00	84.93	0.00
20th Coupon	12-02-2027	01-03-2027	28.00	76.71	0.00
21st Coupon	15-03-2027	01-04-2027	31.00	84.93	0.00
22nd Coupon	14-04-2027	01-05-2027	30.00	82.19	0.00
23rd Coupon	14-05-2027	01-06-2027	31.00	84.93	0.00
24th Coupon	14-06-2027	01-07-2027	30.00	82.19	0.00
25th Coupon	15-07-2027	01-08-2027	31.00	84.93	0.00
26th Coupon	13-08-2027	01-09-2027	31.00	84.93	0.00
27th Coupon	14-09-2027	01-10-2027	30.00	82.19	0.00
28th Coupon	15-10-2027	01-11-2027	31.00	84.93	0.00
29th Coupon	12-11-2027	01-12-2027	30.00	82.19	0.00
30th Coupon	14-12-2027	31-12-2027	30.00	82.19	0.00
Principal	**14-12-2027**	**31-12-2027**	**913**	**0.00**	**10,000.00**

ANNEXURE V: BOARD RESOLUTION

APPENDED OVERLEAF

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Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel: + 91 481 2586400
Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

CERTIFIED TRUE COPY OF RESOLUTION PASSED BY THE DEBENTURE COMMITTEE OF KOSAMATTAM FINANCE LIMITED IN THEIR MEETING HELD ON JUNE 20, 2025 AT THE REGISTERED OFFICE.

The Committee noted that the Board of Directors had, at its meeting held on June 16, 2025, approved the issuance of Non-Convertible Debentures (NCDs) aggregating up to ₹100 Crores. However, due to subsequent changes in market conditions, business requirements, and associated structuring, it is now proposed to revise the terms of the issue, as follows:

Particulars	**Previously Approved**	**Revised Terms**
Issue Size	₹100 Crores	₹75 Crores
Security	First pari-passu charge via a deed of hypothecation over asset portfolio of receivables of the Issuer ("Hypothecated Assets") with a security cover of 1.10 times ("Minimum Security Cover") to be maintained on the Outstanding Principal Amounts of the NCDs along with coupon thereon at all times during the tenor of the NCDs. ("Security"). The Minimum Security Cover shall be calculated on the basis of the outstanding principal amount/s on the Hypothecated Assets. ("Security").	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 initially (i.e. for a period of 45 days from the Date of Allotment) by an exclusive charge over the immovable assets by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders). The value of security so provided based on this exclusive charge shall be equal to 1 (One) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures. After completion of 45 days, the above referred exclusive security shall be restructured / modified by replacing immovable assets to 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 (as set out more particularly in the Deed of Hypothecation), ("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")
Debenture Trustee	Vistra ITCL (India) Limited	Vardhman Trusteeship Private Ltd

The Committee further decided to offer a single redemption option to investors, with bullet payment at maturity. A revised term sheet was placed before the meeting and the following resolution was passed unanimously.

RESOLVED THAT, pursuant to the authority delegated by the Board of Directors of the Company at its meeting held on June 16, 2025, and in supersession of the earlier approved terms, the Debenture Committee hereby approves the reduction in the total issue size from ₹100 Crores to ₹75 Crores for the proposed issue of secured, redeemable, non-convertible debentures (NCDs).

RESOLVED FURTHER THAT, the Committee hereby approves the revised terms of the said debenture issue including:

- Change in security structure as detailed below;

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 initially (i.e. for a period of 45 days from the Date of Allotment) by an exclusive charge over the immovable assets by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders). The value of security so provided based on this exclusive charge shall be equal to 1 (One) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

After completion of 45 days, the above referred exclusive security shall be restructured / modified by replacing immovable assets to 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 (as set out more particularly in the Deed of Hypothecation), ("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"):

- Change in debenture trustee from Vistra ITCL (India) Limited to Vardhman Trusteeship Private Ltd.,
- Redemption via single bullet repayment at maturity.

RESOLVED FURTHER THAT, the revised term sheet placed before the meeting be and is hereby approved.

RESOLVED FURTHER THAT, Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director) the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr.Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager) the authorised signatories, be and are hereby authorized to finalize, sign, and execute all documents and agreements and to do all such acts, deeds, matters, and things as may be necessary or desirable in connection with the implementation of the above resolutions, including necessary filings with regulatory authorities, trustee, and stock exchanges, as applicable.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director) the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr.Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager) the authorised signatories of the Company, be and are hereby severally authorised to enter into and execute all such agreements/arrangements as may be

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CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

required for appointing Debenture Trustee, Legal Advisors, Depositories, Registrar to the Issue and such other persons/agencies as may be involved or concerned in such offerings of Debentures and to remunerate all such persons/agencies.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director), the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to create and register charges and execute such other documents as may be required in connection with security creation for the said issue.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director), the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to file necessary returns, forms and other documents with the various Statutory Authorities."

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

KOSAMATTAM FINANCE LTD.
Registered Office
KOTTAYAM

Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
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Tel: + 91 481 2586400
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www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF KOSAMATTAM FINANCE LIMITED IN THEIR MEETING HELD ON MONDAY, JUNE 16, 2025 AT THE REGISTERED OFFICE OF THE COMPANY.

Issue of Secured Rated Listed Redeemable Non-Convertible Debentures. through Private Placement Basis.

"**RESOLVED THAT** in accordance with the provisions of section 42, other provisions, applicable, if any, of the Companies Act, 2013 read with Companies (Prospectus and allotment of Securities) Rules, 2014 and the Companies (Share Capital and Debentures) Rules, 2014 (including any statutory modification thereto or re-enactment thereof for the time being in force)(the "Act"), relevant Regulations of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and subject to applicable statutory provisions of RBI and pursuant to the Articles of Association of the Company including any statutory amendments and re-enactment made there under, and other applicable statutory provision, Board of Directors of the company be and are hereby accorded their consent to issue 1,00,000 Secured Rated Listed Redeemable Non-Convertible Debentures of ₹10,000 each aggregating to ₹1,00,00,00,000 on Private Placement basis ("Issue").

RESOLVED FURTHER that Board hereby confirms that proposed issue of ₹1,00,00,00,000 is within the overall borrowing limits/powers of the Company as approved by the members of the Company pursuant to Section 180 (1)(C) of the Companies Act, 2013.

RESOLVED FURTHER that Mr. Sreenath P, Company Secretary, be and is hereby appointed as the Compliance Officer of the Company for the purpose of the Issue.

RESOLVED THAT the following persons acting jointly viz. the Key Managerial Personnel of the Company, Mathew K Cherian, Managing Director and Laila Mathew, Whole Time Director, be and hereby authorised to:

a. finalise, execute and issue on behalf of the Company, the Key Information Document and any other documents including to finalise terms and conditions to be incorporated therein as per the applicable laws, and such other documents relating to the above issue of NCDs and to file the same with the Stock Exchanges for the purpose of listing and to make such changes therein as may be required; and

b. to confirm, attest on behalf of the Directors of the Company, such declaration(s) / attestation(s) to be included in the Key Information Document, as may be deemed necessary, in accordance with the provisions of the Companies Act, 2013 and the Rules made thereunder, the applicable Guidelines / Regulations / Circulars issued by SEBI from time to time and any amendment thereto, the Directions issued by RBI / NHB and other applicable laws, if any, with respect to issue of NCDs on Private Placement basis.

RESOLVED FURTHER that the following persons acting jointly viz. the Key Managerial Personnel of the Company, Mathew K Cherian, Managing Director and Laila Mathew, Whole Time Director be and hereby authorised , to:

a. apply and execute all documents for applying to BSE for seeking in-principle / final approval for listing of the said NCDs;

b. allot the said NCDs;

c. to identify the persons, out of the Identified Persons to whom the private placement offer letter and application for the said NCDs will be issued and whose names and addresses will be

recorded by the Company, in accordance with the provisions of Section 42 of the Act and the applicable Rules framed thereunder; and

d. to sign any filing / intimation / disclosure to be filed with the Stock Exchanges(s) / Depositories or any other regulatory authority with respect to the said NCDs.

RESOLVED FURTHER that the following persons acting jointly viz Mathew K Cherian, Managing Director and Laila Mathew, Whole Time Director, be and hereby authorised to execute the Debenture Trust Deed and execute such other documents as may be required in connection with the NCDs issue and to affix the Common Seal of the Company on such documents as may be required and that for this purpose, any of the aforementioned persons may carry the Common Seal of the Company and bring it back to the Registered Office of the Company.

RESOLVED FURTHER that the Debenture Committee be and is hereby authorised to approve the Key Information Document, including any corrigendum, amendments, supplements thereto, and the issue thereof and to issue and allot the Debentures and to approve all other matters relating to the issue and do all such acts, deeds, matters and things including execution of all such deeds, documents, instruments, applications and writings as it may, at its discretion, deem necessary and desirable for such purpose including, modify or alter any of the terms and conditions, including size of the Issue, as it may deem expedient, extension of Issue and/or early closure of the Issue in accordance with applicable laws.

RESOLVED FURTHER that subject to applicable statutory and/or regulatory requirements the Board/Debenture Committee, be and is hereby authorised to delegate all or any of the powers herein conferred in such manner, as may be deemed fit.

RESOLVED FURTHER that the Debenture Committee be and is hereby authorised and shall be deemed to have always been so authorised to create such mortgages, charges, hypothecation or encumbrances on all or any part of the immovable or movable properties, current or fixed assets, tangible or intangible assets, book debts and/or claims of the Company wherever so situated, present and future, such charge to rank pari-passu in favour of such debenture holders/secured lenders of the Company, as may be required from time to time, in accordance with the terms of the instrument offered to such debenture holders/secured lenders, to secure all amounts borrowed from them along with interest, cost, charges and other incidental expenses and to register all security documents with the required authority(ies) and make all necessary filings, and reporting for the perfection of such security.

RESOLVED FURTHER that authority be and is hereby severally granted to Mathew K Cherian, Managing Director and Laila Mathew, Whole Time Director, to negotiate with the intermediaries mentioned below and to fix their remuneration and finalize the terms of their appointment as they may deem fit:

Intermediary	**Party Proposed**
Debenture Trustee	Vistra ITCL (India) Limited
Registrar and Transfer Agent	Kfin Technologies Limited
Depositories	National Securities Depository Limited / Central Depository Services (India) Limited
Lead Manager	SKI Capital Services Limited

Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel: + 91 481 2586400
Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

RESOLVED FURTHER that the names of all the Directors may be included as Directors in the Key Information Document.

RESOLVED FURTHER that to request Mr. Mathew K. Cherian and Mrs. Laila Mathew, Directors to furnish the required guarantees for the proposed private placement of NCDs.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director) the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr.Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager) the authorised signatories of the Company, be and are hereby severally authorised to enter into and execute all such agreements/arrangements as may be required for appointing Debenture Trustee, Legal Advisors, Depositories, Registrar to the Issue and such other persons/agencies as may be involved or concerned in such offerings of Debentures and to remunerate all such persons/agencies.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director), the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to create and register charges and execute such other documents as may be required in connection with security creation for the said issue.

RESOLVED FURTHER that Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director), the directors of the Company along with Mr. Sreenath P. (Company Secretary), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to file necessary returns, forms and other documents with the various Statutory Authorities

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN : 01286073

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

ANNEXURE VI: SHAREHOLDERS RESOLUTION

APPENDED OVERLEAF

Regd. office : Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel : + 91 481 2586400
Email : info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

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

ANNEXURE VII: DUE DILIGENCE CERTIFICATES

APPENDED OVERLEAF

VARDHMAN
TRUSTEESHIP PRIVATE LIMITED
Nurturing & Protecting Your Trust

830/OPR/VTPL/2025-26 **25th June , 2025**

To, Securities Exchange Board of India Investment Management Department Division of Funds – I, Plot No. C 4 A, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	To, BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001

Dear Sir / Madam

SUB.: ISSUE OF RATED SECURED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURES (NCD) AGGREGATING TO INR 75,00,00,000/- (INDIAN RUPEES SEVENTY-FIVE CRORES ONLY) (THE "ISSUE") TO BE ISSUED BY KOSAMATTAM FINANCE LIMITED.

We, the debenture trustee(s) to the above-mentioned forthcoming issue state as follows:

1. We have examined documents pertaining to the said issue and other such relevant documents, reports, and certifications.
2. On the basis of such examination and of the discussions with the Issuer, its directors and other officers, other agencies and on independent verification of the various relevant documents, reports, and certifications:

We confirm that:

a) The Issuer has made adequate provisions for and/or has taken steps to provide for adequate security for the debt securities to be issued.

b) The Issuer has obtained the permissions / consents necessary for creating security on the said property(ies)

c) The Issuer has made all the relevant disclosures about the security and its continued obligations towards the holders of debt securities.

d) Issuer has adequately disclosed all consents/ permissions required for creation of further charge on assets in offer document or placement memorandum and all disclosures made in the offer document or placement memorandum/ information memorandum with respect to creation of security are in confirmation with the clauses of debenture trustee agreement.

e) Issuer has disclosed all covenants proposed to be included in debenture trust deed (including any side letter, accelerated payment clause etc.), offer document or placement memorandum

f) Issuer has given an undertaking that charge shall be created in favour of debenture trustee as per terms of issue before filing of listing application.

We have satisfied ourselves about the ability of the Issuer to service the debt securities.

Place: MUMBAI

Date: 25th June, 2025

For Vardhman Trusteeship Private Ltd

Vardhman Trusteeship Pvt. Ltd.

Authorized Signatory

ANNEXURE VIII: CONSENT LETTER OF THE REGISTRAR AND TRANSFER AGENT

APPENDED OVERLEAF

24-06-2025

To,
The Board of Directors,
Kosamattam Finance Limited
Kosamattam City Centre, Floor Number 4th & 5th,
T.B Road, Kottayam - 686001, Kerala, India.

Dear Sir/ Madam,

Sub: Consent in relation to the proposed Private placement of non-convertible debentures of face value of ₹ 10,000 each ("NCDs"), aggregating up to ₹ 75 Cr, by Kosamattam Finance Limited ("Company")

We, the undersigned, hereby consent to act as the Registrar to the Issue and to our name being inserted as the Registrar to the Issue in the offer documents to be filed with BSE Limited ("Stock Exchange") and to be forwarded to Securities and Exchange Board of India ("SEBI") and filed with the Registrar of Companies, Kerala at Kochi ("RoC"), and in respect of the Issue and also in all related communications sent pursuant to the Issue. The following details with respect to us may be disclosed:

Name	KFin Technologies Limited
Logo	
CIN	L72400TG2017PLC117649
Address	Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN
Tele No	+91-40-67162222 /7961 1000
Fax No	+91 40 2343 1551
Email Id	kosamattam.ncd@kfintech.com
Website	www.kfintech.com
InvestorGrievance Id	einward.ris@kfintech.com
Contact Person	Gopala krishna K V S
SEBI Registration No	INR000000221

We confirm that we are registered with SEBI and that such registration is valid as on date of this letter. We enclose a copy of our registration certificate and declaration regarding our registration with SEBI in the required format. We also certify that we have not been prohibited from SEBI to act as an intermediary in capital market issues. [Enclose a copy of the registration certificate and declaration in the required format].

Yours Sincerely,
For KFin Technologies Limited

K V S GOPALA KRISHNA
Digitally signed by K V S GOPALA KRISHNA
Date: 2025.06.24 12:40:52 +05'30'

Gopala Krishna K V S
Assistant Vice President

ANNEXURE A

24-06-2025

To,
The Board of Directors,
Kosamattam Finance Limited
Kosamattam City Centre, Floor Number 4th & 5th,
T.B Road, Kottayam - 686001, Kerala, India.

Dear Sir/ Madam,

proposed Private placement of non-convertible debentures of face value of ₹ 10,000 each ("NCDs"), aggregating up to ₹ 75 CR, by Kosamattam Finance Limited ("Company")

We hereby confirm that as on date the following details in relation to our registration with SEBI as a Registrar and Share Transfer Agent is true and correct.

S. No.	Particulars	Details
1.	Registration Number	INR000000221
2.	Date of registration/ date of last renewal of registration/ date of application for renewal of registration	April 01, 2022
3.	Date of expiry of registration	N/A
4.	Details of any communication from SEBI prohibiting from acting as an intermediary	N/A
5.	Details of any pending inquiry/ investigation being conducted by SEBI	N/A
6.	Details of any penalty imposed by SEBI	N/A

We hereby enclose a copy of our SEBI registration certificate.

We shall immediately intimate the Company of any changes, additions or deletions in respect of the matters covered in this certificate till the date when the securities of the Issuer, offered, issued and allotted pursuant to the Issue, are traded on the relevant stock exchange. In the absence of any such communication from us, the above information should be taken as updated information until the NCDs commence trading.

Yours Sincerely,
For KFin Technologies Limited

K V S GOPALA KRISHNA
Digitally signed by K V S GOPALA KRISHNA
Date: 2025.06.24 12:40:52 +05'30'

Gopala Krishna K V S
Assistant Vice President

ANNEXURE IX: ENGAGEMENT LETTER FOR APPOINTMENT OF DEBENTURE TRUSTEE

APPENDED OVERLEAF

VARDHMAN
TRUSTEESHIP PRIVATE LIMITED
Nurturing & Protecting Your Trust

CL/MUM/25-26/DEB/55
Date: June 20, 2025

To,
KOSAMATTAM FINANCE LIMITED
4th & 5th Floor , Kosamattam City Centre
TB Road Kottayam , Kerala - 686001

Kind Attn: Mr. Mathew K Cherian

Dear Sir,

Consent to act as Debenture Trustee for Secured Rated Listed Redeemable Non-Convertible Debentures ("NCDs" or "Debentures") amounting to INR. 75,00,00,000/- (Indian Rupees Seventy-Five Crores only) (the "Issue") to be issued by Kosamattam Finance Limited.

This is with reference to the discussions in respect of appointment of Vardhman Trusteeship Private Limited to act as Debenture Trustee for Secured Rated Listed Redeemable Non-Convertible Debentures ("NCDs" or "Debentures") amounting to INR. 75,00,00,000/- (Indian Rupees Seventy-Five Crores only) (the "Issue") to be issued by Kosamattam Finance Limited.

In this connection, we are agreeable to act as Trustee on the following trusteeship remuneration:

Charge Heads	Terms
Acceptance Fees	Rs. 60,000/- plus applicable taxes (One Time payment payable upfront, non-refundable).
Service Charges	Rs. 90,000/- plus applicable taxes. First such payment would become payable on the date of execution (DOE) for the pro-rata period from DOE till March 31, 2025; thereafter Service Charges are payable on an annual basis in advance on 1st April every year till the redemption and satisfaction of charges in full.
Other Expenses	All out of pocket expenses including but not limited to documentation expenses, travelling expenses, legal counsel fees, inspection charges, audit expenses, NSDL charges, Corporate Action Charges, NSDL Annual Maintenance Charges, LEI Charges etc. will be borne by you and reimbursed to us within a period of 30 days from the billing date, further a charge of Rs. 500/- per month shall be levied for storing transaction / title documents.
Validity	This consent is valid for a period of 3 months from the date of this letter and in the event of the issue not being placed or in the event of any increase in the size of the issue or any structural change, a fresh letter of revalidation from the Trustees will be necessary and earlier consent letter would stand ipso facto/automatically withdrawn/revoked without any further communication/reference to you.
Any enforcement consequent to the event of default (EOD) would attract separate charges.	

Assure you of our best services at all times.
Yours faithfully,

For Vardhman Trusteeship Private Limited

Authorized Signatory

Vardhman Trusteeship Pvt. Ltd. Mumbai

We accept the above terms
For Kosamattam Finance Limited

Authorized Signatory

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

As per recent Goods and Service Tax guidelines, VTPL would be required to pay the applicable Goods and Service Tax on the amounts / charges payable to us as indicated above. Please note that the company will be liable to pay all such charges even in the event of cancellation of the aforesaid transaction. Therefore, no refund of any statutory dues already paid would be made.

OTHER TERMS AND CONDITIONS

1. The above fee is exclusive of all applicable taxes viz., service tax, education cesses, similar taxes, CERSAI registration charges, legal audit expenses, which shall be Chargeable separately, as applicable.

2. In the event the Investors declare an event of default and instruct us to initiate, commence or assist in any enforcement proceedings/action on their behalf, then

   a. additional fees, as may be determined at our sole discretion shall be chargeable for such enforcement services; and

   b. enforcement/ litigation/ recovery costs shall also be chargeable, which shall be payable in advance by the enforcement indenting party(ies). This clause shall be considered to form an integral part of the finance and security documents/transaction documents executed in connection with the facility by the lenders/investor.

3. The Initial Fee shall be non-refundable, paid in advance, and shall not be subject to execution of finance and security documents/transaction documents or completion of the transaction.

4. The Annual Fee may be revised on mutually agreed rates with the Company, from time to time.

5. The Initial Fee and the Annual Fee shall be non-refundable and is exclusive of any amount that may be payable/ reimbursed as per the provisions of the finance and security documents/ transaction documents or any other claims against the Company.

6. We are MSME registered as Micro Enterprise with UDYAM registration number UDYAM-MH-18-0280290 dated October 19, 2023.

7. Please note that in absence of written instruction for raising of invoices on a specific address, we shall be issuing all our invoices on the address of the offer letter and VTPL shall not be liable or responsible for any additional tax levies or claims arising on account of change of billing address.

8. This letter may be amended, revised or modified by agreement in writing by the parties hereto.

9. The liability of Vardhman, its officers, employee, directors, agents as a service provider shall be limited to the extent of fee charged in this offer letter.

10. This offer letter shall form an integral part of finance and transaction documents and the term and conditions hereunder shall be construed as a part of transaction documents to be executed and in case of any conflict of terms or conditions, the terms and conditions of this offer letter shall prevail.

For Vardhman Trusteeship Private Limited

Authorized Signatory

Vardhman Trusteeship Pvt. Ltd. Mumbai

We accept the above terms
For Kosamattam Finance Limited

Authorized Signatory

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

ANNEXURE X – CONSENT LETTER FROM LEAD MANAGER

June 23, 2025

To,
KOSAMATTAM FINANCE LIMITED
CIN: U65929KL1987PLC004729

Subject: Consent to Act as Merchant Banker for the Issue of Non-Convertible Debentures under SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 of KOSAMATTAM FINANCE LIMITED ("the Company")

Dear Sir/Madam,

We, SKI Capital Services Limited, a SEBI-registered Merchant Bankers holding Registration Number INM000012768, hereby confirm our consent to act as the Merchant Banker for the proposed issue, by way of Private Placement basis of Non-Convertible Debentures (**"NCDs"**) by the Company in accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 (hereinafter referred to as the **"Regulations"**).

We confirm that there are no disciplinary actions or proceedings pending against us which may affect our ability to act as the Merchant Banker for the proposed issue.

The scope of our services and the fee structure shall be as per the separate engagement letter signed between the issuer and us.

Please feel free to contact us for any further information or clarification.

Thanking you,

For SKI Capital Services Limited

SKI Capital Services Limited
718
Dr. Joshi Road
Karol Bagh
New Delhi
110005

Manick Wadhwa
Authorized Signatory
dcm@skicapital.net

मर्चेंट बैंककार

प्ररूप ख
FORM B

MERCHANT BANKER

भारतीय प्रतिभूति और विनिमय बोर्ड
SECURITIES AND EXCHANGE BOARD OF INDIA

00 2912

(मर्चेंट बैंककार) विनियम, 1992
(MERCHANT BANKERS) REGULATIONS, 1992

(विनियम 8)
(regulation 8)

रजिस्ट्रीकरण प्रमाणपत्र
CERTIFICATE OF REGISTRATION

I. बोर्ड, उसके द्वारा बनाए गए नियमों और विनियमों के साथ पठित भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 की धारा 12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए इसके द्वारा प्रवर्ग I / II / III / IV में मर्चेंट बैंककार के रूप में

I. **In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992, read with the rules and regulations made thereunder the Board hereby grants a certificate of registration to**

SKI CAPITAL SERVICES LTD
718, DR. JOSHI ROAD, KAROL BAGH NEW DELHI
NATIONAL CAPITAL TERRITORY OF DELHI
INDIA
DELHI
110005

को नियमों में शर्तों के अधीन रहते हुए और विनियमों के अनुसार निम्नलिखित क्रियाकलाप करने का रजिस्ट्रीकरण प्रमाणपत्र देता है :- **as a merchant banker in Category I/ II/ III/ IV subject to conditions in the rules and in accordance with the regulations to carry out following activities :-**

*1. किसी निर्गमन का प्रबंध जिसके अन्तर्गत प्रास्पेक्टस तैयार करना, निर्गमन से संबंधित जानकारी एकत्र करना, वित्तपोषण संरचना अवधारित करना, वित्तदाताओं से संबंध बनाना, अंतिम आबंटन और अधिक आवेदन धनराशि का प्रतिदाय है। Management of any issue, including preparation of prospectus, gathering information relating to the issue, determining financing structure, tie up of financiers, final allotment and refund of excess application money.

*2. विनिधान सलाहकार। **Investment Adviser**

*3. निर्गमनों का निम्नांकन । **Underwriting of Issues.**

*4. संविभाग प्रबंध सेवाएं । **Portfolio Management Services.**

*5. किसी निर्गमन के प्रबंधक, परामर्शी या सलाहकार जिनके अन्तर्गत निर्गमित सलाहकार सेवाएं है। Manager, Consultant or Adviser to any issue including corporate advisory services.

*6. परामर्शी या सलाहकार । **Consultant or Adviser.**

(*जो लागू न हो उसे काट दें) **(*Delete whichever are not applicable)**

II. मर्चेंट बैंककार के लिए रजिस्ट्रीकरण कोड है।

II. **Registration Code for the merchant banker is MB / INM000012768**

III. यह प्रमाणपत्र **This Certificate of registration shall be valid for permanent, unless suspended or cancelled by the Board**

III. **This Certificate shall be valid from**

तक विधिमान्य होगा और जैसे भारतीय प्रतिभूति और विनिमय बोर्ड (मर्चेंट बैंककार) विनियम, 1992 में विनिर्दिष्ट है नवीकृत किया जा सकेगा।
and may be renewed as specified in regulation 9 of the Securities and Exchange Board of India (Merchant Banker(s) Regulations, 1992.

आदेश द्वारा
By order

Ahadha
ANUPMA CHADHA

स्थान Place **Mumbai**
तारीख Date **March 02, 2020**

भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से
For and on behalf of
Securities and Exchange Board of India

ANNEXURE XI- IN PRINCIPAL LISTING APPROVAL

APPENDED OVERLEAF

DCS/COMP/BB/IP-PPDI/175/24-25

December 05, 2024

KOSAMATTAM FINANCE LIMITED
Kosamattam City Centre,
Floor Number 4th & 5th, T.B Road,
Kottayam - 686001, Kerala, India

Dear Sir/Madam

Re: Private Placement 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 Paper Under GID Number: KFL/GID/2024-2025 Dated December 04, 2024

We acknowledge receipt of your application on the online portal on December 02, 2024 seeking In-principle approval for issue of captioned security. In this regard, the Exchange is pleased to grant in-principle approval for listing of captioned security subject to fulfilling the following conditions at the time of seeking listing:

1. Filing of listing application.

2. Payment of fees as may be prescribed from time to time.

3. Compliance with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder and also Compliance with provisions of Companies Act 2013.

4. Receipt of Statutory & other approvals & compliance of guidelines issued by the statutory authorities including SEBI, RBI, DCA etc. as may be applicable.

5. Compliance with change in the guidelines, regulations, directions, circulars of the Exchange, SEBI or any other statutory authorities, documentary requirements from time to time.

6. Compliance with below mentioned circular dated June 10, 2020 issued by BSE before opening of the issue to the investors.:
https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20200610-31

7. Issuers, for whom use of EBP is not mandatory, specific attention is drawn towards compliance with Chapter XV of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and BSE Circular No 20210519-29 dated May 19, 2021. Accordingly, Issuers of privately placed debt securities in terms of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 or ILDM Regulations for whom accessing the electronic book platform (EBP) is not mandatory shall upload details of the issue with any one of the EBPs within one working day of such issuance. The details can be uploaded using the following links Electronic Issuance - Bombay Stock Exchange Limited (bseindia.com).

8. It is advised that Face Value of NCDs issue through private placement basis should be kept as per Chapter V of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021

9. ***Issuers are hereby advised to comply with signing of agreements with both the depositories as per Regulation 7 of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.***

10. Company is further requested to comply with SEBI Circular SEBI/HO/DDHS/DDHS-RACPOD1/CIR/P/2023/56 dated April 13, 2023, (if applicable) read along with BSE Circular https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230428-18 and ensure compliance of the same.

This In-Principle Approval is valid for a period of 1 year from the date of issue of this letter or period of 1 year from the date of opening of the first offer of debt securities under the General information Document, which ever applicable. The Exchange reserves its right to withdraw its in-principle approval at any later stage if the information submitted to the Exchange is found to be incomplete/ incorrect/misleading/false or for any contravention of Rules, Bye-laws and Regulations of the Exchange, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Guidelines/Regulations issued by the statutory authorities etc. Further, it is subject to payment of all applicable charges levied by the Exchange for usage of any system, software or similar such facilities provided by BSE which the Company shall avail to process the application of securities for which approval is given vide this letter.

Yours faithfully,
For BSE Limited

Anurag Jain
Manager

Akshay Arolkar
Deputy Manager

BSE - PUBLIC

ANNEXURE XII – FINANCIAL STATEMENTS

APPENDED OVERLEAF

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 system 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.

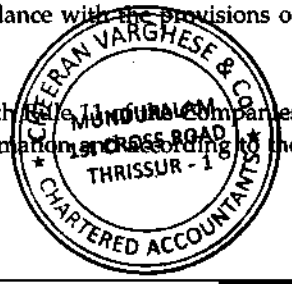
   (d) In our opinion, the aforesaid financial statements comply with the Indian Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, as amended.

   (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



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.

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(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

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(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.

CHENNAMANGALAM & CO. CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

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	14.1		
(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
(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							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, 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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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	As at March 31, 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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CHEERAN VARGHESE & CO. CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

11.2 Amounts recognised in the Statement of Profit and Loss	Currency: ₹ in Lakhs	
Particulars	**As at March 31,**	
	2025	**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	**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

As at March 31, 2025					
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	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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CHEERAN VARGHESE & CO. CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

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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ALAPATT, VARGHESE & CO. CHARTERED ACCOUNTANTS MUNDUPALAM 1ST CROSS ROAD THRISSUR - 1

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			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	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	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	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	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	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**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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 K.M.P. 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

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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	-

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

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)

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

CHERIAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR - 1 CHARTERED ACCOUNTANTS

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)

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

CHEERAN VARGHESE & CO. CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

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)**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

CHEERAN VARGHESE & Co. CHARTERED ACCOUNTANTS MUNDUPALAM 1st CROSS ROAD THRISSUR - 1

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**

KOSAMATTAM FINANCE LTD. Head Office KOTTAYAM

CHEERAN & ASSOCIATES CHARTERED ACCOUNTANTS 1st CROSS ROAD THRISSUR - 1

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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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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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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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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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	-	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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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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CHEERAN VARGHESE & Co. MUNDUPALAM 1st CROSS ROAD THRISSUR - 1 CHARTERED ACCOUNTANTS

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

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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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CHEERAN VARGHESE & Co. MUNDUPALAM 1st CROSS ROAD THRISSUR - 1 CHARTERED ACCOUNTANTS

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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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

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CHEERAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR - 1 CHARTERED ACCOUNTANTS

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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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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(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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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

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