KOSAMATTAM FINANCE LIMITED

Published on 12-08-2026

About Bond

Kosamattam Finance Limited (KFL) is a prominent, RBI-registered systemically important non-deposit-taking Non-Banking Financial Company (NBFC) headquartered in Kottayam, Kerala. Backed by an operating lineage dating back to its foundation in 1927 by Chacko Varkey, the institution functions under the leadership of Chairman and Managing Director Mathew K. Cherian. KFL is heavily centered on retail lending, primarily providing liquidity to [illegible] gold collateral.

AUM GROWTH



Total AUM grew ~29.8% YoY, from ₹5,680 Cr in FY2025 to ₹7,370 Cr in FY2026.

REVENUE GROWTH



Total Revenue grew ~25.4% YoY, from ₹900.42 Cr in FY2025 to ₹1,128.81 Cr in FY2026.

KEY HIGHLIGHTS

- **Revenue Milestone**: Total annual revenue surged by **25.36%**, crossing the **₹1,128.81 crore** threshold for the first time.
- **Enhanced Profitability**: Standalone Net Profit (PAT) increased sharply from ₹127 crore up to **₹184.73 crore.**
- **Strengthened Capital Base**: Overall corporate net worth expanded to **₹1,285.74 crore**, backing its ₹7,370 crore AUM scale.

CREDIT RATING TRAJECTORY

Year 2024	→	Year 2025	→	Year 2026
A-		**A**		**A**

India Ratings rates Kosamattam Finance, and the credit trajectory shows an upgrade from 'A-' in 2024 to 'A' in 2025, a rating that was maintained into 2026, reflecting enhanced investment grade credit quality.

ASSET COVERAGE

Principal + Interest

ASET COVERAGIAGE RATIO

= 100%

Backed by Books Debt/ Receivables

powered by BondsPe