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

KOSAMATTAM FINANCE LIMITED

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: August 14, 2025

Corporate Identity Number: U65929KL1987PLC004729
Date and Place of Incorporation: March 25, 1987; Kottayam
Permanent Account Number: AACCK4277A

SERIES I -ISSUE OF UP TO 1,00,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 100,00,00,000 (HUNDRED CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES I DEBENTURES**")

SERIES II -ISSUE OF UP TO 50,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 50,00,00,000 (FIFTY CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES II DEBENTURES**")

SERIES I DEBENTURES AND SERIES II DEBENTURES SHALL BE TOGETHER REFERRED AS ("**NCDS**" & "**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):

Sr. No.	Particulars	Relevant Disclosures
1.	**Details of debenture trustee for the Issue:**	VISTRA Name: Vistra ITCL (India) Limited Address: The Capital Building, Unit No 505-A2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, Maharashtra, India Telephone Number: +91 69300000 Fax No.: +91 22 28500029 Website: www.vistraitcl.com

Sr. No.	Particulars	Relevant Disclosures
		Email address: itclcomplianceofficer@vistra.com Contact Person: Mr. Jatin Chonani SEBI Registration Number: IND000000578
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: 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**	August 14, 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**	**SERIES I -**ISSUE OF UP TO 1,00,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 100,00,00,000 (HUNDRED CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES I DEBENTURES**") **SERIES II -**ISSUE OF UP TO 50,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 50,00,00,000 (FIFTY CRORE ONLY) IN A DEMATERIALISED FORM ON A

Sr. No.	Particulars	Relevant Disclosures
		PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES II DEBENTURES**") SERIES I DEBENTURES AND SERIES II DEBENTURES SHALL BE TOGETHER REFERRED AS ("**NCDS**" & "**DEBENTURES**")
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 issuance);**	Not applicable
8.	**Details of Registrar to the Issue:**	KFINTECH EXPERIENCE TRANSFORMATION 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: kosamattam.ncd@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** **(Who audited the financial statements for the year ended March 31, 2025)**	**M/s. Cheeran Varghese & Co, Chartered Accountants** "Cheerans" 1st Cross Road Mundupalam, Thrissur, 680001 **Telephone:** 0487 2423721 **Email:** cheeranllp@gmail.com **Contact Person:** Ashok V Cheeran **Peer Review Certificate No.:** 015674

Sr. No.	Particulars	Relevant Disclosures
11.	**Previous Statutory Auditor** **(Who audited the financial statements for the years ended March 31, 2023 and March 31, 2024)**	**SGS & Company** Address: 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: Series I Debentures: August 19, 2025 Series II Debentures: August 19, 2025 Date of closing of the Issue: Series I Debentures: August 19, 2025 Series II Debentures: August 19, 2025 Date of earliest closing of the Issue (if any): NA Pay-in date: Series I Debentures: August 20, 2025 Series II Debentures: August 20, 2025 Deemed Date of Allotment for this NCD Issuance: Series I Debentures: August 20, 2025 Series II Debentures: August 20, 2025 Final Redemption Date: Series I Debentures: November 30, 2027 Series II Debentures: May 31, 2028
13.	**Credit Rating of the Issue**	The Rating Agency has vide its letter dated July 29, 2025 and rating rationale and its press release dated July 29, 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**	IND A/Stable from India Ratings & Research Limited
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 BSE Limited. *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:

Sr. No.	Particulars	Relevant Disclosures
		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.
17.	**Coupon rate, coupon payment frequency, redemption date, redemption amount and details of debenture trustee**	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
18.	**Nature and issue size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable**	**SERIES I** -ISSUE OF UP TO 1,00,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 100,00,00,000 (HUNDRED CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES I DEBENTURES**") **SERIES II** -ISSUE OF UP TO 50,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 50,00,00,000 (FIFTY CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "**SERIES II DEBENTURES**") SERIES I DEBENTURES AND SERIES II DEBENTURES SHALL BE TOGETHER REFERRED AS ("**NCDS**" & "**DEBENTURES**")
19.	**Details about**	Not Applicable

Sr. No.	Particulars	Relevant Disclosures
	underwriting of the issue including the amount undertaken to be underwritten by the underwriters:	
20.	**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.**	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:
		Details of size of the Issue including green shoe option, if any — Total Issue size of Issue: SERIES I Debentures:-₹ 100,00,00,000 (Indian Rupees Hundred crore only) SERIES II Debentures -₹ 50,00,00,000 (Indian Rupees Fifty crore only)
		Deemed Bid opening and closing date — August 19, 2025
		Minimum Bid lot — The minimum application size for the Issue shall be 100 (One Hundred) Debentures and in multiples of 1 (One) Debenture thereafter.
		Manner of bidding in the Issue — Open
		Manner of allotment in the Issue — Multiple Yield Allotment
		Manner of settlement in the Issue — Through the Clearing Corporation
		Settlement cycle — T+1
21.	**Specific declaration requested by BSE: non-equity regulatory capital**	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)

Background

This Key Information Document (as defined below) is related to the issue of up to:

Series I – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**").

Series II – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**").

The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**.

The Issue is being made in a dematerialised form on a private placement basis by Kosamattam Finance Limited (the "**Issuer**" or the "**Company**") and contains relevant information and disclosures required for the purpose of issuing the Debentures. This document must be read in conjunction 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 August 11, 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	August 19, 2025
Deemed Issue Closing Date	August 19, 2025
Deemed Pay In Date	August 20, 2025
Deemed Date of Allotment	August 20, 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.

Term	Description
Audited Financial Statements	The audited financial statements of our Company comprises of balance sheet as at March 31, 2025, March 31, 2024 and March 31, 2023, the statement of profit and loss (including other comprehensive income) for the financial years ended March 31, 2025 March 31, 2024 and March 31, 2023, statements of changes in equity for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023, the statement of cash flows for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information as audited by Previous Statutory Auditor as at and for the years ended March 31, 2025, March 31, 2024 and March 31, 2023
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 Trusteeship 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 August 12, 2025.
Debentures	**This Key Information Document** (as defined below) is related to the issue of up to: **Series I** – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**"). **Series II** – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/-

	for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**"). The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**. The Issue is being made in a dematerialised form on a private placement basis by Kosamattam Finance Limited (the "**Issuer**" or the "**Company**")	
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	August 20, 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, Capital Small Finance Bank Limited, 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, Kerala Financial Corporation, Kisetsu Saison Finance (India) Private Limited, KOOKMIN Bank, Kotak Mahindra Bank Limited, Northern Arc, Oxyzo Financial Services Limited, Poonawalla Fincorp Limited, Punjab National Bank , SBM Bank (India) Limited, Standard Chartered Bank, South Indian Bank Limited, State Bank of India, STCI Finance Limited, Tata Capital Limited, Uco Bank, Ujjivan Small Finance Bank Limited, Union Bank of India, Utkarsh Small Finance Bank Limited, Vivriti Capital Limited, Woori Bank, Yes Bank Limited, Vistra ITCL (India) Limited, Vardhman Trusteeship Private Limited.	
Final Redemption Date	**Series I Debentures** November 30, 2027	**Series II Debentures** May 31, 2028
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*).	
India Ratings	India Ratings and Research Private Limited	
Issue	means the private placement of the Debentures.	
Deemed Issue Closing Date	August 19, 2025	
Deemed Issue Opening Date	August 19, 2025	
Key Information Document	This Key Information Document dated August 14, 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 objects below: **(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	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.
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 of 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 Limited
SEBI Debenture Trustees Master Circular	shall mean a master circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025
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	0.29	0.01
Underwriting Commission	NA	NA	NA
Brokerage, selling commission and upload fees	NA	NA	NA
Fees payable to the registrar to the issue	0.29	0.04	0.00
Fees payable to the legal advisors	2.5	0.36	0.02
Advertising and marketing Expenses	NA	NA	NA
Fees payable to the regulators including stock exchange	2.74	0.40	0.02
Expenses incurred on printing and distribution of issue stationary	NA	NA	NA
Any other fees, commission or payments under whatsoever nomenclature	678.62	98.67	4.52
Trustee Remuneration	1.6	0.23	0.01
Total	687.75	100.00	4.59

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

Before the issue	4.97
After the issue	5.11

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 cash flows 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***)	Series I 10.00% KFL November 2027 Series II 10.00% KFL May 2028
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 & Ms. Laila Mathew
Debenture Trustee	Vistra ITCL (India) Limited
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

DESCRIPTION	PARTICULARS	
	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 with stable outlook") The Issuer/Investor(s) reserves the right to obtain an additional credit rating from any SEBI registered Credit Rating Agency for full or part of the Issue size, as it may deem fit, which shall be at least equivalent to the prevailing credit rating to the issue.	
Total Issue Size	Private placement of Secured, Redeemable, Non-Convertible Debentures (NCD) of INR 150 Crores (Rupees One Hundred and Fifty Crores Only)	
Series	Series I	Series II
Series Issue Size	INR 100 Crores (Rupees One Hundred Crores Only)	INR 50 Crores (Rupees Fifty Crores Only)
Option to Retain Over Subscription	NA	NA
Face Value	INR 10,000 (Rupees Ten Thousand only) per Debenture	INR 10,000 (Rupees Ten Thousand only) per Debenture
Issue Price	INR 10,000 /- (Rupees Ten Thousand only) per Debenture	INR 10,000 /- (Rupees Ten Thousand only) per Debenture
Tenor	27 (Twenty-Seven) Months and 10	33 (Thirty-Three) Months and 11

DESCRIPTION	PARTICULARS	
	(Ten) Days from the Deemed Date of Allotment	Days from the Deemed Date of Allotment
Coupon Type	Fixed	Fixed
Coupon Rate	10.00% p.a.p.m (Ten percent per annum) payable monthly.	10.00% p.a.p.m (Ten percent per annum) payable monthly.
Coupon Payment Frequency	Monthly	Monthly
Principal Payment Frequency	Bullet at Maturity	Bullet at Maturity
Day Count Basis	Actual / Actual	Actual / Actual
Deemed Redemption Date / Maturity Date /	November 30, 2027	May 31, 2028
Redemption Premium/ Discount	N.A.	N.A.
Put Option Date	Not Applicable	Not Applicable
Put Option Price	Not Applicable	Not Applicable
Call Option Date	Not Applicable	Not Applicable
Call Option Price	Not Applicable	Not Applicable
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	Not Applicable	Not Applicable
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	Not Applicable	Not Applicable
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 150 Crores (Rupees One Hundred and Fifty 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	

DESCRIPTION	PARTICULARS
	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.
Step Up/ Step Down Coupon Rate	Step up in coupon of up to 75 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. 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.
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.
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: August 19, 2025

DESCRIPTION	PARTICULARS
	Issue Closing Date: August 19, 2025 Pay-in Date: August 20, 2025 Deemed Date of Allotment: August 20, 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 Promoters 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 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 (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;

DESCRIPTION	PARTICULARS
	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: 1. to maintain the value of the Asset Cover at all times till the obligations under the Issue are discharged. 2. 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; 3. 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. 4. 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. 5. The receivables constituting the Hypothecated Assets shall meet the selection criteria as set out above and in more detail under the Deed of Hypothecation. 6. 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. 7. 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; 8. 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

DESCRIPTION	PARTICULARS
	9. 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. 10. 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 Hypothecation 5. Placement Memorandum; 6. General information Document (GID)and Key Information Document (KID) 7. Board Resolution authorizing this Issuance;

DESCRIPTION	PARTICULARS
	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 to 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 August 11, 2025, passed by the Board of Directors 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

DESCRIPTION	PARTICULARS
	Company to the concerned Depository (j) Execution by the Company of the Debenture Trusteeship 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 ") 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

DESCRIPTION	PARTICULARS
	(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.

DESCRIPTION	PARTICULARS
	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 financing 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

DESCRIPTION	PARTICULARS
	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

DESCRIPTION	PARTICULARS
	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.

DESCRIPTION	PARTICULARS
	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

DESCRIPTION	PARTICULARS
	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 13. Change in list of Board of Directors 14. Change in Shareholding structure 15. Change in senior management officials (any CXO or equivalent) 16. Change in statutory auditors 17. Any fraud amounting to more than 1% of Gross Loan Portfolio 18. Material changes in accounting policy 19. Material change in the constitutional documents of the Company that are prejudicial to the interests of the Debenture Holders 20. New segment of business other than the business carried out by the Issuer presently 21. Material Adverse Effect 22. Any dispute, litigation, investigation or other proceeding which could result in a Material Adverse Effect. 23. Winding up proceedings 24. Any Event of Default or Potential Default, and any steps taken / proposed to remedy the same. 25. Application of insolvency petition under bankruptcy code/NCLT by the Issuer **(a) OTHER REPORTING 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)

DESCRIPTION	PARTICULARS
	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. (iv) TIER 1 Capital Adequacy Ratio to remain at minimum of 15%.

	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. The share of off-balance sheet portfolio shall not exceed 15% of the Gross Loan Portfolio 7. Transactions with Related Party (ies) shall not exceed 5% of Tangible Net Worth. 8. The Issuer shall not provide any guarantee for any Financial Indebtedness of a Related Party. 9. 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 Sep 30, 2025 and every quarter thereafter. 10. Company to maintain a minimum Tangible Net-worth of Rs. 1,000 Crores. 11. Net Non-Performing Loans (NNPA) to not exceed 1.25% (One decimal point Two-Five percent) 12. Net NPA to Tangible Net Worth shall not exceed 10%. 13. 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). ebt" 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 Gross Loan Portfolio shall include on balance sheet portfolio including Securitization and Off-Balance Sheet Portfolio Off Balance Sheet Portfolio shall include only Direct Assignment (DA)/ Colending /business correspondent portfolio/ any other portfolio under management.

DESCRIPTION	PARTICULARS
	Portfolio at Risk (PAR) shall mean the outstanding principal amount of all Client Loans that have one or more instalments of principal, interest, penalty interest, fees or any other expected payments past due more than a specified number of days; 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 days from the occurrence of breach or company getting knowledge of breach shall result in occurrence of Event of Default.
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.
Management Covenants	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 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. 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.

<table>
<tr><th>DESCRIPTION</th><th>PARTICULARS</th></tr>
<tr><td></td><td>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>57%</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. Notification of any potential Event of Default or Event of Default;
4. To ensure presence of at least 1 independent director at all times
5. To provide the Debenture trustee with access to data / information / meetings with the management team for periodical portfolio monitoring
6. To promptly inform notice of winding up / other legal proceedings
7. Obtain, comply with and maintain all licenses / authorizations
8. Provide details of any material litigation, arbitration or administrative proceedings (materiality threshold to be finalized during documentation)
9. 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
10. Permit visits and inspection of books of records, documents and accounts to debenture holders as and when required by them
11. Comply with any monitoring and/or servicing requests from Debenture Holders</td></tr>
<tr><td>Negative Covenants</td><td>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</td></tr>
</table>

DESCRIPTION	PARTICULARS
	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 General Information Document 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),

DESCRIPTION	PARTICULARS
	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 the Deed and under Applicable Law and would be so treated in the courts of law or tribunals of India, and the 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 the 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 the Deed, file the 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 the 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 the 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 . 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.

(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 110% or higher.

(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 hereby undertakes and covenants as follows:

(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 Companies Act, 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 not without the prior written permission of the Debenture Holders and Debenture Trustee, do or undertake to do any of the following:

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

xiv. 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.

xv. No dividend, if an Event of Default has occurred and is subsisting

xvi. Company shall not buy-back any equity of any of its present or future shareholder during the tenor of the Debentures

xvii. 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

xviii. The company shall not give any wholesale loan to any NBFC.

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

(C) REPORTING COVENANTS

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.

1. 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.

2. 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.

3. 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 the 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

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.

pursuant to Regulations Regulation 15(1)(s) & 15(1)(t) of the SEBI DT Regulations.

4. 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.

5. 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.).

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

7. **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 REPORTING 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 COVENATNS

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. (iv) TIER 1 Capital Adequacy Ratio to remain at minimum of 15%.

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. The share of off-balance sheet portfolio shall not exceed 15% of the Gross Loan Portfolio

7. Transactions with Related Party (ies) shall not exceed 5% of Tangible Net Worth.

8. The Issuer shall not provide any guarantee for any Financial Indebtedness of a Related Party.

9. 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 Sep 30, 2025 and every quarter thereafter.

10. Company to maintain a minimum Tangible Net-worth of Rs. 1,000 Crores.

11. Net Non-Performing Loans (NNPA) to not exceed 1.25% (One decimal point Two-Five percent)

12. Net NPA to Tangible Net Worth shall not exceed 10%.

13. 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).

14. All the Financial Covenants shall be tested with a written validation of covenant testing from the Issuer on a quarterly basis starting from Sep 2025.

15. Issuer shall provide quarterly certificate of covenant compliance.

(e) RATING COVENANT

1. 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.

2. 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	57%
Laila Mathew	Equity	13.26%
Kosamattam Ventures (P) Limited	Equity	15.83%

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 Vistra ITCL (India) Limited as the Debenture Trustee to the Issue. Vistra ITCL (India) Limited has given consent to act as the Debenture Trustee on behalf of the Debenture Holders. A copy of the consent letter is enclosed herewith.

Vistra ITCL (India) Limited vide letter bearing reference number CL/MUM/2025/DEB/150 dated August 12, 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 and the Company have executed the Debenture Trusteeship Agreement dated August 12, 2025 and as per the Debenture Trusteeship 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 Trusteeship 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 Trusteeship 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 Trusteeship Agreement, the Company has agreed to provide all assistance to the Debenture Trustee.

The name of the Debenture Trustee shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with copy of the Trustee Agreement in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code displayed in this offer document and the same is available on the link given below-

https://www.kosamattam.com/media/mqrpwf4p/dta-prp5-2025-26.pdf

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 August 13, 2025 bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 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 Trusteeship 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)	**Series I** – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**"). **Series II** – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**"). The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**. The Issue is being made in a dematerialised form on a private placement basis by Kosamattam Finance Limited (the "**Issuer**" or the "**Company**").
Deemed Bid opening and closing date	August 19, 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	**Series I**: 10:00 AM TO 11:00 AM **Series II**: 12:00 PM to 1.00 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	KFL-PRIVATE PLACEMENT ACCOUNT
Bank Account No.	10500031082
IFSC Code	IDFB0080511
Bank Name	IDFC First Bank
Branch Address	Ernakulam, Kerala

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.

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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.

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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, Moneyboxx Finance Limited, IKF Finance Limited, IKF Home Finance Limited, InCred Financial Services Limited (The investor's names have been included for filing purposes only. We have prepared PAS-4 for each proposed investor).

SECTION 6: FORM NO PAS – 4

(Pursuant to Section 42 of the Companies Act, 2013 and Rule 14(3) of the Companies (Prospectus and Allotment of Securities) Rules, 2014)

***Note**: This Form No PAS-4 is prepared in accordance with the Companies (Prospectus and Allotment of Securities) Rules, 2014.*

Series I – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**").

Series II – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**").

The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the "**Issue**".

The Issue is being made in a dematerialised form on a private placement basis by Kosamattam Finance Limited (the "**Issuer**" or the "**Company**").

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;

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: August 11, 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	**Series I** – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**").

	Series II – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**"). The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**. The Issue is being made in a dematerialised form on a private placement basis by Kosamattam Finance Limited (the "**Issuer**" or the "**Company**")
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 August 20, 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. 4. Allotment of Secured Non-Convertible debentures of INR. 10,000 aggregating to INR. 75,00.00.000 to Phillip Services India Private Limited, Phillip Commodities India Private Limited and Phillip Finance and Investment Services India Pvt Ltd on July 1, 2025. 5. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 25,00.00.000 to A K Capital Finance Limited and IB Future Tech Private Limited on July 9, 2025. 6. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 25,00.00.000 to A K Capital Finance Limited on July 9, 2025. 7. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 45,00.00.000 to A K Capital Finance Limited on July 18, 2025. 8. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 5,00.00.000 to MANBA Finance Limited on July 18, 2025. 9. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 50,00.00.000 to A K Capital Services Limited on August 07, 2025. 10. Allotment of Secured Non-Convertible debentures of INR. 1,00,000 aggregating to INR. 50,00.00.000 to A K Capital Finance Limited on August 07, 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	**Series I** – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**").

	Series II – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**"). The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**.	
Terms of raising of securities:	**Duration, if applicable:**	The Debentures will be redeemed on **SERIES I Debentures**: 27 Months and 10 Days (November 30, 2027) **SERIES II Debentures**: 33 Months and 11 Days (May 31, 2028) 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:** August 19, 2025 **Deemed Issue Closing Date:** August 19, 2025 **Deemed Pay-in Date:** August 20, 2025 **Deemed Date of Allotment:** August 20, 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:

Sr. 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	15,97,85,960	70.26	15,97,85,960	70.26
	Bodies Corporate	-	-	-	-
	Sub-total	15,97,85,960	70.26	15,97,85,960	70.26
2	Foreign promoters				
	Sub-total *(A)*	15,97,85,960	70.26	15,97,85,960	70.2640507
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	3,14,60,043	13.83	3,14,60,043	13.83
	Others (including Non-resident	36250	0.02	36250	0.02

	Indians)				
	Sub-total *(B)*	6,76,21,880	29.74	6,76,21,880	29.74
	GRAND TOTAL	22,74,07,840	100.00	22,74,07,840	100.00

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 June 30, 2025	As on March 31, 2025	As on March 31, 2024	As on March 31, 2023
1.	Mathew K. Cherian	Chairman and Managing Director	30	602	535	520
2.	Laila Mathew	Whole-Time Director	24	578	511	496
3.	Paul Jose Maliakal***	Independent Director	NA	2.9	2.35	1.55
4.	C. Thomas John*	Independent Director	NA	0.45	4	2.9
5.	Kavil Viswambharan Raveendravilasam**	Independent Director	0.50	NA	NA	NA
6.	Sebastian Kurian	Independent Director	Nil	4.3	1.70	1.1
7.	Josy Thomas	Independent Director	Nil	1	NA	NA
8.	Davis George	Independent Director		0.05	NA	NA

Related party

Financial Year	Standalone

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	2024-25	Please refer note no. 38 to the Audited Financial Statements as appearing on page 117 of the Annual Report of FY 2024-25 of the Company, link enclosed herein above.
	2023-24	Please refer note no. 38 to the Audited 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 Audited 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 Issuer 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:

	Particulars	Amount in ₹
The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value)	**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	**Series I** – Issue of up to 1,00,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures ("NCDs" / "Debentures"), each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 100,00,00,000 (Rupees Hundred Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series I Debentures**"). **Series II** – Issue of up to 50,000 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, aggregating to an issue size of INR 50,00,00,000 (Rupees Fifty Crore only), in a dematerialised form, on a private placement basis (hereinafter referred to as "**Series II Debentures**"). The issue of Series I Debentures and Series II Debentures shall hereinafter be collectively referred to as the **"Issue"**.
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	91,72,73,834	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**		

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 SHARE 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.N	NAME	IBER 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 the date of circulation of this private placement offer cum application letter.

Year	Fiscal FY 24-25	Fiscal FY 23-24	Fiscal FY 22-23
Profit before tax	16,975.11	15,427.46	14,536.13

	Profit after tax: 12,706.00 / 11,369.99 / 10,705.37
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):	

Year	Fiscal FY 24-25	Fiscal FY 23-24	Fiscal FY 22-23
Dividend Declared	NIL	NIL	NIL
Interest Coverage Ratio	NIL	NIL	NIL

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

Particulars	Fiscal year 2025	Fiscal year 2024	Fiscal year 2023
-Other non-financial liabilities	574.28	309.17	291.20
Equity (Equity Share Capital and Other Equity)	1,06,286.07	92,759.38	76,401.71
Total Liabilities and Equity	**6,40,569.27**	**5,98,578.48**	**5,44,434.13**
PROFIT AND LOSS			
Revenue from operations	89,998.51	85,783.84	78,222.21
Other Income	44.42	109.88	31.87
Total Income	**90,042.93**	**85,893.72**	**78,254.08**
Total Expense	**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 June 30, 2025)

A. Secured loan facilities.

The Company's secured outstanding borrowings as on June 30, 2025 of ₹ 2,64,727.87 lakhs. The details of the secured borrowings are set out below:

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 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 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	CCOL- 12,500 Term Loan 5,000 Bank Guarantee (Financial) – 26	Present effective rate is 10.70% Present effective rate is 10.95%	6,239.04	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 Personal guarantee of promoter directors – Mathew K. Cherian and Laila Mathew,	On demand Repayable in 48 instalments	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	WCDL of ₹150 Crore as sub limit to CCOL. Sanction letter dated September 24, 2020 for renewing the credit facility. Agreement of Hypothecation dated September 24, 2020 Sanction letter dated March 20, 2021 for renewing the credit facility. Sanction letter dated November 23, 2021 Sanction letter dated June 29, 2022 Renewal Sanction letter dated January 02, 2023 Renewal Sanction letter dated December 27, 2023 Renewal Sanction letter dated February 18, 2025							
2.	**State Bank of India** Fund Based Working Capital (CC) – Book Debts/ Term Loan – Working Capital Sanction letter dated March 28, 2015 Credit facility agreement dated June 11, 2015	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%	21,806.36	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	On demand 11 quarterly instalments of ₹4.25 crores and last quarterly instalment of ₹3.25 crores 18 Quarterly instalments ₹	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Renewed sanction letter dated April 27, 2016 Renewed sanction letter dated February 8, 2017 Renewal sanction letter dated March 1, 2019 Renewed sanction letter dated April 29, 2020 Sanction letter dated June 22, 2020 Supplemental agreement of loan for increase in the overall limit dated June 26, 2020 Supplemental agreement of hypothecation of goods and assets for increase in the overall limit dated June 26, 2020 Sanction letter dated September 08, 2021 Agreement dated September 28, 2021 Sanction letter dated September 28, 2022 Renewal Sanction Letter dated January 03, 2024 Renewal Sanction letter dated January 24, 2025				Banking Arrangement. Equitable mortgage over 1.85 Ares of land and building thereon in the name of Mathew K. Cherian under Re Sy No 30, Old Sy No 38/26A in Changanacherry Village, Changanacherry Taluk, Kottayam District Equitable mortgage over 8.47 Ares of land and building thereon in the name of Mathew K. Cherian under Re Sy No 12/3, Old Sy No 8/17 in Kottayam Village, Kottayam Taluk, Kottayam District on pari passu first charge basis with The South Indian Bank Limited Equitable mortgage over 10.60 Ares of land and building thereon in the name of Mathew K Cherian under Re Sy No. 12/4, Kottayam Village, Kottayam Taluk, Kottayam Dist on parri passu first charge basis with The South Indian Bank Limited. EM over 6.10 Ares of Land and building thereon in the name of Mathew k. Cherian under Re Sy. No. 13 in Kottayam village, Kottayam taluk, Kottayam District on pari passu first charge basis with the South Indian Bank Limited. Cash collateral of ₹ 43.84 crores secured by lien on term	3.20 Crores and 1 Quarterly Installment of ₹ 2.40 Crores. 10 quarterly instalments of ₹ 10.50 crores and 1 quarterly instalment of ₹ 15 crores		

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					deposit exclusively for cash credit. Personal guarantee of Managing Director – Mathew K. Cherian and Whole Time Director – Laila Mathew.			
3.	**Dhanlaxmi Bank Limited** Fund Based Working Capital - Cash Credit Facility (with sublimit of WCDL) Sanction letter dated February 12, 2016 Credit facility agreement dated February 15, 2016. Revised sanction letter dated February 17, 2017 Letter reducing rate of interest dated November 1, 2016 Enhancement Sanction letter dated October 11, 2018 for ₹5,000 lakhs. Letter dated December 17, 2018 for modification of primary security for cash credit of ₹5,000 lakhs vide Enhancement Sanction letter dated October 11, 2018 Renewal sanction letter	Cash Credit - (with sublimit of WCDL) - 5,000 Term Loan -4500	10.20% p. a. (presently one year MCLR 8.90% +1.30%) Floating with annual reset Present effective rate is 10.70%, 10.90% p.a.	9,487.47	First ranking parri passu charge on all movable assets (excluding the charge on the written down value of furniture and fixture of the the Company to the extent of ₹10,80,91,696/- on which Income Tax Department would be having the first charge) and current assets including book debts and receivables, cash and bank balance, loans and advances, both present and future of the Company thereon with the secured creditors including debenture trustees and other banks/financial institutions in the multiple banking arrangements with 15% margin . Cash Margin of 20% Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew,	On demand Repayment in 36 equal monthly 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	dated September 23, 2019 Renewal sanction letter dated September 4, 2020 Renewal Sanction letter dated September 15, 2021. Renewal Sanction letter dated July 20, 2022 Renewal sanction letter dated August 17, 2023 Substitution of Collateral property sanction letter dated October 26, 2023 Renewal Sanction letter dated August 10, 2024 Sanction letter dated June 21, 2025							
4.	**Union Bank of India** Cash Credit Facility (WCDL) Sanction letter dated October 26, 2016 Hypothecation agreement of goods and debts dated December 23, 2016. Revised sanction letter dated December 14, 2017 Hypothecation agreement of goods	Cash Credit (WCDL) -7,500	Present rate for Cash Credit, WCDL and Term Loan is 10.45% and 10.35%respectively	7,415.65	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	On demand	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	and debts dated December 20, 2017. Hypothecation (Book Debts) Agreement dated December 20, 2017 Sanction letter dated December 27, 2018 Hypothecation agreement of goods and debts dated December 28, 2018. Hypothecation (Book debt) agreement dated December 28, 2018 Renewed sanction letter dated June 2, 2020 Composite Hypothecation Deed (SD-20) dated July 4, 2020 Hypothecation (Book Debts) Agreement (SD-05) dated July 4, 2020 Renewal Sanction letter dated August 06, 2021 Term Loan sanction letter dated January 04, 2022 Renewal Sanction letter July 18, 2022 Renewal Sanction letter dated September 11, 2023				Varghese.			

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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 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,	WCDL – 1,00,000	Present effective rate is 10.45%	8,000.00	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

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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 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	Term Loan – 4,000.00 Term Loan – 5,000 Term Loan -4,000 Term Loan – 2,500 Term Loan – 5,000	Present effective rate is 10.75% and 10.70%	1,507.00	**Primary Security**: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans, and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times. **Collateral**: Cash margin in the form of fixed deposits 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.	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 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	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction Letter dated October 20, 2021 Hypothecation Agreement dated October 29, 2021 Sanction letter dated September 29, 2022 Sanction letter dated March 18, 2023.				**Primary Security**: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times. **Collateral**: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure. Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of	of ₹ 1.11 crores and one instalment of ₹ 1.15 crores. 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					not less than 1.33 times. Collateral: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure. Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times. Collateral: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure. Collateral: Cash margin in the form of fixed deposits to the extent of 15 % of the exposure.	To be repaid in 35 monthly instalments of ₹1.39 Cr. and 1 instalment of ₹1.35 Cr.		
7.	**The Karur Vysya Bank Limited** Cash Credit Facility against Bank Deposit (Working Capital Demand Loan) – as sublimit to CCBD	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%	10,365.04	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)	On demand 12 equal instalments of ₹ 2.08 Crores Repayable in 11	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Sanction letter dated September 13, 2017 Agreement of Guarantee dated September 15, 2017 Working Capital Demand Loan Agreement dated August 15, 2017 Hypothecation agreement for cash credit overdraft dated September 15, 2017 Hypothecation Agreement for cash credit/overdraft dated April 02, 2019. Renewal sanction letter dated April 2, 2019 Enhancement of facilities vide Sanction letter dated December 2, 2020 Sanction letter dated December 13, 2021 Facility Agreement dated December 23, 2021 Facility Agreement dated December 21, 2023 and Addendum sanction letter dated February 23, 2023 Sanction letter dated				15% by way of cash margin and immovable property as below:- Land and Commercial Building situated at S F No.122 Part and 123 Part, New Ward.AL (AK) ,Block NO.10 , New T S NO.42 ,Karumandapam , K.Abhishekapuram Village ,Tiruchirappalli West Taluk. Tiruchirapalli- 620001 admeasuring 2290 sq ft with builtup area of 1989 sq.ft standing in the name of Kosamattam Finance Limited Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.	quarterly instalments		

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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 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.	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%	13,596.22	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 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	12 months subject to annual review 36 months subject to annual review 12 quarterly instalments Repayable in 11 equal 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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				limit in the form of Term Deposit to be kept in the form of the tenure of the loan. Personal Guarantee: Mr. Mathew K. Cherian , Mrs. Laila Mathew Primary security Margin at 20% Cash Collateral of minimum 20% of Sanctioned limit in the form of Term Deposit to be kept in the form of the tenure of the loan.			
9.	**Punjab National Bank** Cash Credit Facility with sublimit for Working Capital Demand Loan Sanction letter dated 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	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%	2,438.92	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

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	communication dated October 22, 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%.	7,440.71	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 Sanction letter dated December 31, 2020 Sanction letter dated September 29, 2021 Loan Agreement dated September 29, 2021 Sanction Letter dated September 27, 2022	LDS Working Capital Loan – 120 Cash Credit – 80 WCDL – 6,000 Term Loan - 5,000 Term Loan – 5,000 Term Loan – 40 crores	Repo+4.35% Present effective Rate is 10.50% Present effective Rate is 10.70% Present effective rate is 10.50% Present effective rate is 10.70% Present effective rate is 10.50% Fixed Rate at 10.60%	13,929.58	**Primary**: First pari passu charge by way of hypothecation over the Gold Loan receivables along with debenture trustees and other Banks/ Multiple Banking Arrangement. Collateral: 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	For 12 months Repayment in 18 equal instalments Repayment in 14 equal instalments Repayment in 18 equal instalments Repayment in 18 equal installments Repayment in 24 equal monthly 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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				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.			
12.	**Bank of Maharashtra** Sanction letters dated March 03, 2021 and March 04, 2021. Deed of Hypothecation for all facilities dated March 31, 2021 **Sanction letter dated April 24, 2023** **Sanction letter dated August 28, 2024**	Term Loan-10,000 Term Loan-10,000 Term Loan – 5,000	1 year MCLR+1.60% Present effective rate is 11.50% and 10.40% p.a. Present effective Rate is 10.60%	11,268.36	**Primary**: First Pari-Passu charge by way of Hypothecation of standard loan receivables of the company to the extent of 125 times of outstanding loan. **Collateral Security**: 20% of the sanctioned amount in the form of fixed deposit **Personal Guarantee**: 1. Mr. Mathew K. Cherian, Managing Director 2. Laila Mathew, Whole-Time Director 15% of the sanctioned amount in the form of fixed deposit	Span of Repayment-Door –To-Door: 60 Months Moratorium-3 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	IND A-/Stable	Standard
13.	**IDFC First Bank**	Term Loan -5,000		14,247.06	First Pari-passu charge of	Door to door 24	IND A-	Standard

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Limited Sanction letter dated November 20, 2021 Deed of Hypothecation dated December 10, 2021 Facility Agreement dated December 10, 2021 New Term Loan sanction letter dated September 03, 2022 Sanction letter dated September 25, 2023 Sanction letter dated September 21, 2024	Term Loan – 10,000 CC – 500 Term Loan – 15,000	Present Effective rate is 11.30%, 11.25%, 10.95%, 11.00%		present and future book debts and receivables with a security cover of 1.15x Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew Cash Margin of 10% on outstanding Term Loan	months. Equal monthly repayment from the date of disbursement. Door to door 30 months. Equal monthly repayment from the date of disbursement Door to door 30 months. Equal monthly repayment from the date of disbursement	/Stable	
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, 2022 Sanction letter dated August 16, 2024 Sanction letter dated	Term Loam – 1,607 lakhs Term Loan – 2,000 Term Loan – 3,000	Present effective rate is 11.70% and 11.20%,11.00%	4,463.43	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 Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew	Repayment in 36 equal installments Repayment in 24 equal installments Repayment in	IND A-/Stable	Standard
15.	**Indian Bank** Sanction letter dated	CC/WCDL -1,000 Term loan – 2,500	1 year MCLR (7.30%) +3.25%	1,531.67	Pari-passu charge by way of hypothecation/assignment over	Repayment in 30 monthly	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	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		Present effective rate 11.55% and 10.30%		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	instalments after moratorium period of 6 months I year		
16.	**HDFC Bank Limited** Sanction letter dated February 28, 2022 Sanction letter dated July 15, 2023 Sanction letter dated February 22, 2024 Conversion to Term Loans Sanction letter dated August 22, 2024	WCDL – 5000.00 lakhs Term Loan-5000 lakhs Term Loan – 3500 lakhs	Present effective rate – 9.75%, 9.52%, 9.98%, 9.59%	10,312.50	First Pari-passu charge over entire current assets of the company including gold loan receivables (Present and future) which are standard assets along with other existing lenders under MBA with 15% margin. Collateral: 15% cash margin Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew	On demand Repayable in 24 installments	IND A-/Stable	Standard
17.	**ESAF Small Finance Bank Limited** Sanction letter dated March 09, 2022 Sanction letter dated	Term Loan – 3,000 lakhs	Repo Rate + 6.50% Present effective Rate is 10.75%	1,779.58	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	Repayable in 21 monthly instalments	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	February 02, 2023 Sanction letter dated June 15, 2024				group companies/related parties) with 15% Margin. Collateral: 10% Cash Deposit Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew			
18.	**Bandhan Bank Limited** Sanction letter dated August 26, 2022 Sanction letter dated August 28, 2023 Sanction letter dated August 19, 2024 Sanction letter dated March 21, 2025	Overdraft – 100 Term Loan – 8000 Term Loan 12,000	Present effective rate - 11.00% Present effective rate - 11.00% Present effective rate – 11.00%	16,956.64	1st paripassu charge over the receivables of the company (Standard) with security coverage ratio of 1.10x times 1st paripassu charge over the Gold loan receivables and other current assets of the company (Standard) 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	12 equal monthly instalments with a moratorium of 3 months. On demand 15 equal monthly instalments 24 equal monthly installments 24 equal monthly installments	IND A-/Stable	Standard
19.	**Jana Small Finance Bank** Sanction letter dated June 22, 2023 Sanction letter dated March 20, 2024 Sanction letter dated October 16, 2024 Sanction letter dated March 17, 2025	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%	7,204.17	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 monthly 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
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.	3,082.41	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%	6,441.49	First paripassu charge of present and future entire book debts and receivables of the borrower. Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew	24 equal monthly instalments 24 equal monthly instalments 24 equal monthly instalments 24 equal monthly instalments 21 equal monthly instalments	IND A-/Stable	Standard
22.	**IndusInd Bank Limited** Sanction letter dated December 16, 2022 and Addendum to the sanction letter dated December 16, 2022 Sanction letter dated April 04, 2024	WCDL – 75,00 Cash Credit – 2,000 (Sublimit of WCDL)	As mutually agreed Present effective rate is 8%	7,500.00	First paripassu change on receivables including gold loan receivables with banks under MBA and NCD holders Personal Guarantee of Mr. Mathew K.Cherian, Mrs. Laila Mathew	Maximum up to 12 months	IND A-/Stable	Standard
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%	4718.00	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

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
24.	**Karnataka Bank Sanction letter dated March 29, 2023**	Fresh DPN Loan – 2,500	Present effective rate is 11.10%	698.90	Paripassu first charge on the Standard receivables/Book Debts of the Company with Minimum Asset Cover of 1.10 times of the outstanding loan amount at any point of time. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.	Repayable in 32 equal monthly instalments	IND A-/Stable	Standard
25.	**Woori Bank Sanction letter dated March 25, 2024**	Term Loan – 4,000 lakhs Term Loan – 5,000 lakhs	Effective rate is 9.00% p a and 8.36% p a	2,083.33	Paripassu first charge bt way of hypothecation of gold loan and other current receivables. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew	24 Equal intallments 23 equal monthly installments of ₹ 2,08,33,334/- and one last installment of ₹ 2,08,33,318/-	IND A-/Stable	Standard
26.	**Yes Bank 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%	3,250.00	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** **Sanction letter dated September 08, 2024**	Cash Credit-400 WCDL-600	Effective Rate is 10.25%, 10.10% and 10.00%	375.94	Paripassu first charge on entire current assets, book debts, loan and advances and receivables including gold loan receivables	On demand	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					Collateral:- 10% cash deposit Personal Guratantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.			
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%	5,208.33	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** **Sanction letter dated January 29, 2025**	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 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.		IND A-/Stable	Standard
31.	**Equitas Small**	Term Loan -3,500	11.50%	1,354.64	First pari passu charge by way	17 equal monthly	IND A-	Standard

SR no	Name of the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	Finance Bank Sanction letter dated June 18, 2024				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.	installment of ₹. 1,39,00,000 and balance to be paid in the 18th Month	/Stable	
32.	**A K Capital Finance Limited Sanction letter dated August 23, 2024**	Term Loan - 5000	11.00% p a	2,711.99	First paripassu charge via deed of hypothecation over the asset portfolio of receivables including present and future receivables.	18 equal monthly installments	IND A- Stable	Standard
33.	**Hero Fincorp Limited Sanction letter dated September 23, 2024**	Term Loan - 3000	11.00% p a	1,726.96	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%	8,229.15	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.	**SBM Bank (India) Limited Sanction letter dated**	Term Loan - 2,000.00	Present effective rate is 11.00%	1,333.33	First paripassu charge on standard business receivables which shall mean and include the amounts which the company is	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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
	December 26, 2024				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%	3,167.28	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%	4285.91	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** **Sanction letter dated March 25, 2025**	Term Loan - 3000	Present effective rate is 11.00%	2,437.50	First pari passu charge on all existing and future movable assets including intangibles, book debts, and current assets of the Borrower (including gold loan receivables, book debts, stock in trade etc.) subject to the charge the Income Tax Department has in terms of applicable law on the furniture and fixtures of written down value of Rs. 10,80,91,696 indicated in the Order u/s.281	18 equal monthly 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					dated 26/12/2018 to be excluded from the permission granted thereunder under clause (ii) of section 281 of the Income Tax Act, 1961			
40.	**Kookmin Bank** Sanction letter dated May 13, 2025	Term Loan - 2,700	Present Effective Rate is 9.50%	2,550.00	First paripassu charge on Receivables of Standard Loan Receivables and current assets.	Repayment in 18 equal monthly installments	IND A- Stable	Standard
41.	**Utkarsh Small Finance Bank** Sanction letter dated May 29, 2025	Term Loan – 4,000	Present Effective Rate is 11.00%	3,666.67	First Paripassu charge by way of hypothecation of all chargeable current assets, book debts, loans and advances and receivables including Gold loan receivables of the company, both present and future.	Repayment in 12 equal monthly installments	IND A- Stable	Standard
42.	**Standard Chartered Bank** Sanction letter dated June 10, 2025	Term Loan -10,000 Working Capital - 100	Present Effective Rate is 11.15%	10,000.00	Pari-passu first charge over Gold Loan receivables and other current assets of the company.	6 equal Quarterly Installments Maximum 12 months	IND A- Stable	Standard
43.	**City Union Bank** Sanction letter dated May 27, 2025	Term Loan - 2500	Present Effective Rate – 10.50%	2416.64	Prime First Paripassu charge by way of hypothecation of current assets, Book Debts and Receivables Including Gold loan Receivables	Repayment in 30 equal monthly installments	IND A- Stable	Standard
44.	**STCI Finance Limited Sanction letter dated June 10, 2025**	Term Loan - 2500	Present Effective Rate – 11.25%	2500.00	Hypothecation of current assets	Repayment in 30 equal monthly installments	IND A- Stable	Standard
45.	**Kisetsu Saison Finance (India) Private Limited Sanction letter dated June 26, 2025**	Term Loan – 5000.00	Present Effective Rate – 11.00%	5,000.00	First pari-passu charge basis by way of hypothecation over the entire present and future receivables (including gold loan receivables, book debts, stock in trade etc) which the Borrower has received or is entitled to	Repayment in 18 equal monthly 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 June 30, 2025 (in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
					receive, in present or in future, from its borrower/customers, in connection with any existing and future loans/advances, facilities and/or finance provided by the Borrower in its regular course of business and under the facilities constituting the Portfolio, and any other asset, property or right that the Borrower acquires using the proceeds of the Facility and such other assets of the Borrower (collectively referred to as the "Hypothecated Assets").			
Total Principal Outstanding				**2,64,727.87**				
Add: Interest Accrued				**0.00**				
Net Outstanding Borrowings				**2,64,727.87**				

➢ **Secured Non-Convertible Debentures**

1. Private Placement of secured listed redeemable non-convertible debentures as on June 30, 2025

The Company has issued, on private placement basis, Rated Secured Listed Transferable Redeemable Non-Convertible Debentures ("Debentures") of which ₹ 20,191.64 lakhs outstanding as on June 30, 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 June 302025(In Lakhs)	Credit Rating, If any	Security
1	NA	INE403Q07EV9	December 16,2024	June 01,2026	18	11	Secured	3,334.00	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

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 June 302025(In Lakhs)	Credit Rating, If any	Security
2	NA	INE403Q07FE2	January 01,2025	December 31,2026	24	10	Secured	7,500.00	IND A-'/Stable	First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of 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,

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 June 302025(In Lakhs)	Credit Rating, If any	Security
										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

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 June 302025(In Lakhs)	Credit Rating, If any	Security
										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.
Total Principal Outstanding								**20,834.00**		
Add: Interest Accrued								**0.23**		
Less: EIR Adjustment under Ind AS 109								**(642.59)**		
Net Outstanding Borrowings								**20,191.64**		

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 KID, 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 KID.

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

The Company vide a public offer, issued secured redeemable, non-convertible debentures under various serious of which ₹ 2,25,334.25 lakhs was outstanding as on 30 June 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 June30,2025(₹ 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,

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
										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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
2	NCD 18	INE403Q07AV7	December 10,2019	June 09,2025	66 Months	10.71	Secured	0	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
9	NCD 22	INE403Q07BZ6	April 29,2021	April 28,2025	48 Months	10.67	Secured	0.00	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
10	NCD 23	INE403Q07CC3	Septemeber 30,2021	November 29,2025	50 Months	10.22	Secured	2,658.98	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
12	NCD 23	INE403Q07CD1	Septemeber 30,2021	September 29,2028	84 Months	10.41	Secured	1,709.36	BRICKWORK BBB+	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
13	NCD 24	INE403Q07CJ8	April 18,2022	April 17,2025	36 Months	8.75	Secured	0.00	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
14	NCD 24	INE403Q07CK6	April 18,2022	April 17,2025	36 Months	9	Secured	0.00	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
33	NCD 27	INE403Q07DL2	April 29,2023	April 28,2025	24 Months	8.75	Secured	0.00	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
40	NCD 28	INE403Q07DO6	September 29,2023	May 27,2025	20 Months	8.52	Secured	0.00	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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
65	NCD 31	INE403Q07ES5	August 07,2024	August 06,2026	24 Months	9.25	Secured	976.8	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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, 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
80	NCD 33	INE403Q07FM5	15 April 2025	14 October 2026	18 Months	9.25	Secured	2,610.66	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
81	NCD 33	INE403Q07FG7	15 April 2025	14 April 2027	24 Months	9.5	Secured	1721.39	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
82	NCD 33	INE403Q07FI3	15 April 2025	14 April 2028	36 Months	9.75	Secured	491.47	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
83	NCD 33	INE403Q07FH5	15 April 2025	14 April 2028	36 Months	10	Secured	8,845.99	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 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
84	NCD 33	INE403Q07FF9	15 April 2025	14 July 2028	39 Months	10.17	Secured	864.11	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
85	NCD 33	INE403Q07FL7	15 April 2025	14 April 2030	60 Months	10.25	Secured	2,223.54	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
86	NCD 33	INE403Q07FK9	15 April 2025	14 April 2029	48 Months	10.67	Secured	2,434.79	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, 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 outstanding plus interest accrued thereon.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
87	NCD 33	INE403Q07FJ1	15 April 2025	14 April 2032	84 Months	10.41	Secured	808.05	IND A- / Stable by India Ratings and Research Pvt. Ltd.	The principal amount of the Secured NCDs allotted together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking 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.

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 June30,2025(₹ In Lakhs)	Credit Rating, If any	Security
Total Principal Outstanding								**2,05,767.43**		
Add: Interest Accrued								20,013.56		
Less: EIR Adjustment under Ind AS 109								(446.74)		
Net Outstanding Borrowing								**2,25,334.25**		

- **Details of Unsecured borrowings**

A. Public issue of Unsecured listed redeemable non-convertible debentures as on June 30,2025:
The Company vide a public offer, issued unsecured redeemable, non-convertible debentures under various serious of which ₹ 25,831.24 lakhs was outstanding as on June 30, 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 June 30, 2025 (₹ in lakh)	Credit Rating, if any	Security
1	NCD 12	INE403Q08092	January 08,2018	May 07,2025	88 Months	10	Unsecured	0.00	IND A- / Stable by India Ratings and Research Pvt. Ltd.	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 June 30, 2025 (₹ in lakh)	Credit Rating, if any	Security
2	NCD 12	INE403Q08100	January 08,2018	May 07,2025	88 Months	9.91	Unsecured	0.00	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	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 June 30, 2025 (₹ in lakh)	Credit Rating, if any	Security
									Ratings and Research Pvt. Ltd.	
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 Research Pvt. Ltd.	NA
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	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 June 30, 2025 (₹ in lakh)	Credit Rating, if any	Security
									Research Pvt. Ltd.	
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								**17,099.07**		
Add: Interest Accrued								**8,744.93**		
Less: EIR Adjustment Under IndAS 109								**(12.76)**		
Net Outstanding Borrowing								**25,831.24**		

B. Subordinated Debts

1.Private issue of Unsecured unlisted redeemable Subordinated debts as on June 30,2025:
The Company had privately issued Unsecured unlisted redeemable Subordinated debts under various serious of which ₹ 3,156.44 lakhs was outstanding as on 30 June,2025,the details of which are set forth below:

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
10	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
11	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
12	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
13	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
14	I	24.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
15	I	11.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
16	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
17	I	20.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
18	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
19	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
20	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
21	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
22	I	12.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
23	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
24	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
25	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
26	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
27	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
28	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
29	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
30	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
31	I	20.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
32	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
33	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
34	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
35	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
36	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
37	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
38	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
39	I	8.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
40	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
41	I	5.50	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
42	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
43	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
44	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
45	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
46	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
47	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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
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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
200	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
201	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
202	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
203	III	8.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
204	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
205	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
206	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
207	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
208	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
209	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
210	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
211	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
212	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
213	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
214	III	8.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
215	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
216	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
217	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
218	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
219	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
220	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
221	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
222	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
223	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
224	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
225	III	16.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
226	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
227	III	15.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
228	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
229	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
230	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
231	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
232	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
233	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
234	III	5.25	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
235	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
236	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
237	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
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
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

Sl No	Subordinated Debts Name/Series	Amount Outstanding As on June 30,2025(In Lakhs)	Allotment Date	Redemption Date / schedule	Coupon (p.a.) in %	Tenure (in Months)	Secured / Unsecured	Credit Rating, If any
276	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
277	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
278	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
279	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
280	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
281	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
282	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
283	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
284	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
285	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
286	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
287	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
288	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
289	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
290	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
291	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
292	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
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		51.19						
Net Outstanding Borrowing		**3,156.44**						

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 June 30, 2025) (in cumulative basis)

1. List of top ten holders of Equity Shares of our Company as on June 30, 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	12,95,96,210	12,95,96,210	56.99
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	Julius Koshy	1,02,500	1,02,500	0.05
7	Aleyamma M Vadakel	1,01,800	1,01,800	0.04
8	Saju Varghese John	93,850	93,850	0.04
9	O A Abraham	93,750	93,750	0.04
10	Aleyamma Varghese	93,750	93,750	0.04

2. List of top ten debenture holders of our Company as on June 30, 2025:

a. Privately placed secured redeemable non-convertible debentures:

Sr No	Name of Holders	Number of Instruments Held	Face value per Debenture (In ₹)	Amount (In ₹)	Percentage of NCD holding issued by the issuer
1	SUNDARAM FINANCE LTD	3334	100000	333400000	16.24091503
2	CARE DETERGENTS (P) LTD	4000	10000	40000000	1.948520099
3	FORMOKEM CHEMICALS PRIVATE LIMITED	3000	10000	30000000	1.461390074
4	FOURCOMMA LLP	3000	10000	30000000	1.461390074
5	PHILLIP SERVICES INDIA PRIVATE LIMITED	2931	10000	29310000	1.427778103
6	MYRON WEALTH MANAGEMENT PRIVATE LIMITED	2625	10000	26250000	1.278716315
7	VJ JINDAL COCOA PRIVATE LIMITED	2590	10000	25900000	1.261666764
8	MYRON WEALTH MANAGEMENT PRIVATE LIMITED	2580	10000	25800000	1.256795464
9	NAPINO AUTO AND ELECTRONICS LIMITED	2535	10000	25350000	1.234874613
10	PORUSH JAIN	2017	10000	20170000	0.98254126

3. List of top ten unsecured, privately placed, non-convertible debenture holders of our Company as on June 30, 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 .	50000	1000	50000000	15.12653345
2	AUGUSTIN DOMINIC .	3600	1000	3600000	1.089110409
3	PREETHA SUSAN GEORGE .	3500	1000	3500000	1.058857342
4	SAIRA VINCENT	3400	1000	3400000	1.028604275
5	PRIYADAS G MANGALATH .	3200	1000	3200000	0.968098141
6	ISSAC VARGHESE .	3000	1000	3000000	0.907592007
7	BOBEN THOMAS .	3000	1000	3000000	0.907592007
8	TOM MANDAPATHIL .	2800	1000	2800000	0.847085873
9	HEMA GEORGE .	2800	1000	2800000	0.847085873
10	SUSAMMA PUNNEN .	2500	1000	2500000	0.756326673

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

Sr. No.	Name of holders	Address	Number of instruments held	Face Value per debenture (In`)	Amount (In``)	Percentage of NCD holding issued by the issuer (In%`)
1	ALEYAMMA JACOB	CHENNAKKATTU KALANGAMARY,NECHUPPADAM KADAYIRUPPU PO AIKARANAD,NORTH KOLANCHERRY,ERNAKULAM KERALA,682311	108000	1000	108000000	0.52%

Sr. No.	Name of holders	Address	Number of instruments held	Face Value per debenture (In`)	Amount (In``)	Percentage of NCD holding issued by the issuer (In%`)
2	P P YOHANNAN	1403/3 SHALOM ARCADE,FLOOR NO.5, TERECE FLOOR, DOOR NO. 1,NEAR HDFC BANK, KASAVANAHALLI,BENGALURU KARNATAKA,560035	33500	1000	33500000	0.16%
3	SUBRAMANYA SRINIVASAN	SUBRAMANYA NIVAS LAJANATH WARD,ALAPPUZHA H O,,ALAPPUZHA KERALA,688001	21400	1000	21400000	0.10%
4	JUBYMON P M	PALLIYAZHIKATHU VEEDU,VETTITHITTA P O,PIRAVANTHOOR,KOLLAM KERALA,689696	16250	1000	16250000	0.08%
5	JOSEPH SIMON E	ELENGICAL HOUSE,PUTHEYA ROAD,KALOOR,ERNAKULAM , KERALA,682017	16000	1000	16000000	0.08%
6	BHASKARAN KARUPPU AYNIPULLY	S/O LATE A P KARAPPU,A 82 DUGGAL COLONY DEVLI ROAD KHANPUR,SOUTH DELHI,,NEW DELHI DELHI,110062	15000	1000	15000000	0.07%
7	VELAYUDHAN NAIR PARAMESWARAN PILLAI	VYSAKHAM,ELIPPAKULAM,PALLICKAL,VALLIKUNNAM,ALAPPUZHA KERALA,690503	14500	1000	14500000	0.07%
8	SABEENA SIMON	X 11/810 12 739C,ELANJICKAL HOUSE,V S N L ROAD KAKKANAD,ERNAKULAM KERALA,682030	13300	1000	13300000	0.06%
9	THOMAS PURAYIDATHIL THOMAS	PURAYIDATHIL,ATHIRAMPUZHA,ATHIRAMPUZHA,KOTTAYAM,,KOTTAYAM KERALA,686562	12539	1000	12539000	0.06%
10	PONNAMMA J	PALLIYIL,KANDIYOOR,MAVELIKARA,THATTARAMBALAM,ALAPPUZHA KERALA,690103	12475	1000	12475000	0.06%

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

Sr. No.	Name of holders	Address	Number of instruments held	Face Value per debenture (In`)	Amount (In``)	Percentage of NCD holding issued by the issuer (In%`)
1	MONETARY KURIES PRIVATE LTD	3RD FLOOR,BELL MOUTH BLDG,ROUND SOUTH,,THRISSUR KERALA,680001	10000	1000	10000000	0.58%
2	AJIMON MARY JOHN	CHARUVILA PUTHEN VEEDU,THEKKUMPURAM,PAVITHRESWARAM NEDUVATHOOR,KOLLAM KERALA,691507	6000	1000	6000000	0.35%
3	RENJINI REJI .	B 207 PARADISE RAHEJA VIHAR,CHANDIVALI POWAI,MUMBAI SAKINAKA KURALA MUMBAI SUBURBAN,MUMBAI MAHARASHTRA,400072	6000	1000	6000000	0.35%
4	RENU DANIEL .	CHALATHU RENJI VILLA,MOONNALAM,ADOOR PO,PATHANAMTHITTA KERALA,691523	5000	1000	5000000	0.29%
5	THOMAS K P MATHEW .	KOCHUKUTTIYIL HOUSE,PUTHENCHANTHA P.O,,VALLIKUNNAM KERALA,690501	5000	1000	5000000	0.29%
6	DAVIS MOHAN AMBAKKADEN .	AMBAKKADEN HOUSE,ROYAL AVANUE,THIRUVAMBADY P O,THRISSUR KERALA,680022	5000	1000	5000000	0.29%
7	THAYAMKULANGARA KURIES PRIVATE LIMITED	MALITHU TOWERS,CHERPU P O,THRISSUR,THRISSUR KERALA,680561	5000	1000	5000000	0.29%
8	VARGHESE MATHAI	AKKANATTU ROSE VILLA,ERAZHA NORTH,MAVELIKARA,CHETTIKULANGARA KERALA,690106	4500	1000	4500000	0.26%

9	LEELAMMA THANKACHAN .	EDATHUNDIL,KANNANAKUZHI P.O,CHARUMMOOD,ALAPPUZHA KERALA,690505	4500	1000	4500000	0.26%
10	THANKACHAN YOHANNAN .	EDATHUNDIL,KANNANAKUZHI PO,CHARUMMOODU,THAMARAKULAM,ALAPPUZHA KERALA,690505	3800	1000	3800000	0.22%

List of top 10 holders of commercial papers in terms of value as on the preceding quarter (as on June 30, 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

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 August 11, 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

Name: Mathew K. Cherian	Name: Laila Mathew
Designation: Managing Director	Designation: Whole-Time Director
DIN:01286073	DIN:01286176
Date: August 14, 2025	Date: August 14, 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 August 11, 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

Name: Mathew K. Cherian Designation: Managing Director DIN:01286073 Date: August 14, 2025 Place: Kottayam	Name: Laila Mathew Designation: Whole-Time Director DIN:01286176 Date: August 14, 2025 Place: Kottayam

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

APPENDED OVERLEAF

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

July 29, 2025

Dear Sir/Madam,

Re: Rating Letter for Kosamattam Finance Limited

India Ratings and Research (Ind-Ra) has upgraded Kosamattam Finance Limited's (KFL) non-convertible debentures (NCDs) and bank loans to 'IND A' with a Stable Outlook from 'IND A-'. The instrument-wise rating actions are as follows:

Instrument Type	Date of Issuance	Coupon Rate (%)	Maturity Date	Size of Issue (million)	Rating assigned along with Outlook/Watch	Rating Action
Non-convertible debentures*	-	-	-	INR24,446.45 (reduced from INR26,462.67)	IND A/Stable	Upgraded
Bank loans	-	-	-	INR29,500	IND A/Stable	Upgraded
Non-convertible debentures^*				INR4,000	IND A/Stable	Assigned

*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.

Ratings are based on established criteria and methodologies that India Ratings is continuously evaluating and updating. Therefore, ratings are the collective work product of India Ratings and no individual, or group of individuals, is solely responsible for a rating. All India Ratings reports have shared authorship. Individuals identified in an India Ratings report were involved in, but are not solely responsible for, the opinions stated therein. The individuals are named for contact purposes only.

Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services. Investors may find India Ratings ratings to be important information, and India Ratings notes that you are responsible for communicating the contents of this letter, and any changes with respect to the rating, to investors.

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	118.42
Term Loan	AK Capital Finance Limited	IND A/Stable	153.00
Cash Credit	Bandhan Bank	IND A/Stable	10.00
Term Loan	Bandhan Bank	IND A/Stable	504.38
Term Loan	Bandhan Bank	IND A/Stable	1009.04
Term Loan	Bandhan Bank	IND A/Stable	200.23
Cash Credit	Bank of Baroda	IND A/Stable	300.00
Term Loan	Bank of Baroda	IND A/Stable	363.63
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	254.54
Term Loan	Bank of Maharashtra	IND A/Stable	142.33
Term Loan	Bank of Maharashtra	IND A/Stable	596.10
Term Loan	Bank of Maharashtra	IND A/Stable	388.39
Term Loan	Canara Bank	IND A/Stable	26.00
Term Loan	Canara Bank	IND A/Stable	124.70
Term Loan	City Union Bank	IND A/Stable	241.66
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	120.00
WCDL	CSB Bank Limited	IND A/Stable	30.00
WCDL	DCB Bank	IND A/Stable	200.00
WCDL	DCB Bank	IND A/Stable	550.00
Cash Credit	Dhanlaxmi Bank	IND A/Stable	150.00
WCDL	Dhanlaxmi Bank	IND A/Stable	350.00
Term Loan	Dhanlaxmi Bank	IND A/Stable	450.00
Term Loan	Equitas Small Finance Bank	IND A/Stable	97.10
Term Loan	Equitas Small Finance Bank	IND A/Stable	38.36
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
Term Loan	Federal Bank	IND A/Stable	83.33
Term Loan	Federal Bank	IND A/Stable	375.00

Term Loan	Federal Bank	IND A/Stable	333.20
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	374.99
Term Loan	IDFC First Bank	IND A/Stable	1050.00
Cash Credit	Indian Bank	IND A/Stable	40.00
WCDL	Indian Bank	IND A/Stable	60.00
Term Loan	Indian Bank	IND A/Stable	63.10
Term Loan	Indian Overseas Bank	IND A/Stable	471.80
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	27.08
Term Loan	Jana Small Finance Bank	IND A/Stable	111.11
Term Loan	Jana Small Finance Bank	IND A/Stable	244.44
Term Loan	Jana Small Finance Bank	IND A/Stable	337.77
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	136.36
Term Loan	Karur Vysya Bank	IND A/Stable	159.09
WCDL	Karur Vysya Bank	IND A/Stable	250.00
Term Loan	Kerala Financial Corporation	IND A/Stable	424.92
Term Loan	Kookmin Bank	IND A/Stable	255.00
WCDL	Kotak Mahindra Bank	IND A/Stable	150.00
Term Loan	Kotak Mahindra Bank	IND A/Stable	24.99
WCDL	Kotak Mahindra Bank	IND A/Stable	150.00
Term Loan	SBM Bank (India) Limited	IND A/Stable	133.33
Cash Credit	South Indian Bank	IND A/Stable	200.00
WCDL	South Indian Bank	IND A/Stable	300.00
Term Loan	South Indian Bank	IND A/Stable	125.00
Cash Credit	State Bank of India	IND A/Stable	700.00
Term Loan	State Bank of India	IND A/Stable	141.86
Term Loan	State Bank of India	IND A/Stable	252.27
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	STCI Finance Limited	IND A/Stable	250.00

Term Loan	UCO Bank	IND A/Stable	33.28
Term Loan	UCO Bank	IND A/Stable	87.48
Term Loan	UCO Bank	IND A/Stable	187.47
WCDL	Ujjivan Small Finance Bank	IND A/Stable	300.00
Cash Credit	Union Bank of India	IND A/Stable	300.00
WCDL	Union Bank of India	IND A/Stable	450.00
Term Loan	Woori Bank	IND A/Stable	208.33
Bank Loan(Unutilised)	NA	IND A/Stable	9970.77

Annexure: ISIN

Instrument	ISIN	Date of Issuance	Coupon Rate	Maturity Date	Ratings	Outstanding/Rated Amount(INR million)
NCD (Unsecured)	INE403Q08092	08/01/2018	10	07/05/2025	WD	186.00
NCD (Unsecured)	INE403Q08100	08/01/2018	0	07/05/2025	WD	114.00
NCD (secured)	INE403Q07912	23/04/2018	0	22/08/2025	IND A/Stable	166.00
NCD (Unsecured)	INE403Q08118	24/09/2018	10.25	23/09/2025	IND A/Stable	73.00
NCD (Unsecured)	INE403Q08126	24/09/2018	0	23/09/2025	IND A/Stable	212.00
NCD (Unsecured)	INE403Q08134	31/01/2019	10.25	30/01/2026	IND A/Stable	50.00
NCD (Unsecured)	INE403Q08142	31/01/2019	0	30/01/2026	IND A/Stable	148.00
NCD (Unsecured)	INE403Q08159	06/05/2019	10.25	05/05/2026	IND A/Stable	41.00
NCD (Unsecured)	INE403Q08167	06/05/2019	0	05/05/2026	IND A/Stable	130.00
NCD (Unsecured)	INE403Q08175	21/08/2019	10.25	20/08/2026	IND A/Stable	53.00
NCD (Unsecured)	INE403Q08183	21/08/2019	0	20/08/2026	IND A/Stable	192.00
NCD (Secured)	INE403Q07AV7	10/12/2019	0	09/06/2025	WD	51.00
NCD (Secured)	INE403Q07AW5	10/12/2019	10.25	09/12/2026	IND A/Stable	103.00
NCD (Secured)	INE403Q07AX3	10/12/2019	0	09/12/2026	IND A/Stable	234.00
NCD (Secured)	INE403Q07BD3	29/05/2020	0	28/11/2025	IND A/Stable	84.00
NCD (Unsecured)	INE403Q08191	29/05/2020	10.25	28/05/2027	IND A/Stable	93.00
NCD (Unsecured)	INE403Q08209	29/05/2020	0	28/05/2027	IND A/Stable	180.00
NCD (Secured)	INE403Q07BK8	14/10/2020	10.25	13/10/2027	IND A/Stable	133.00
NCD (Secured)	INE403Q07BL6	14/10/2020	0	13/10/2027	IND A/Stable	181.00
NCD (Secured)	INE403Q07CJ8	18/04/2022	8.75	17/04/2025	WD	285.00
NCD (Secured)	INE403Q07CK6	18/04/2022	0	17/04/2025	WD	414.00
NCD (Secured)	INE403Q07CL4	18/04/2022	9.25	17/10/2025	IND A/Stable	261.00
NCD (Secured)	INE403Q07CM2	18/04/2022	9.5	17/04/2026	IND A/Stable	226.00
NCD (Secured)	INE403Q07CN0	18/04/2022	0	17/10/2026	IND A/Stable	258.00
NCD (Secured)	INE403Q07CO8	18/04/2022	10	17/04/2027	IND A/Stable	1183.00
NCD (Secured)	INE403Q07CP5	18/04/2022	0	17/08/2029	IND A/Stable	283.00
NCD (Secured)	INE403Q07DA5	16/01/2023	0	15/07/2025	WD	110.00
NCD (Secured)	INE403Q07DB3	16/01/2023	9	15/01/2026	IND A/Stable	337.00

NCD (Secured)	INE403Q07DE7	16/01/2023	0	15/04/2026	IND A/Stable	422.00
NCD (Secured)	INE403Q07DF4	16/01/2023	9.5	15/01/2027	IND A/Stable	1036.00
NCD (Secured)	INE403Q07DC1	16/01/2023	0	15/07/2027	IND A/Stable	217.00
NCD (Secured)	INE403Q07DD9	16/01/2023	0	15/05/2030	IND A/Stable	194.00
NCD (Secured)	INE403Q07DL2	29/04/2023	8.75	28/04/2025	WD	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	560.80
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	WD	316.00
NCD (Secured)	INE403Q07DT5	28/09/2023	8.75	27/09/2025	IND A/Stable	124.00
NCD (Secured)	INE403Q07DP3	28/09/2023	0	27/03/2026	IND A/Stable	97.00
NCD (Secured)	INE403Q07DU3	28/09/2023	9.25	27/09/2026	IND A/Stable	128.00
NCD (Secured)	INE403Q07DQ1	28/09/2023	0	27/12/2026	IND A/Stable	243.00
NCD (Secured)	INE403Q07DV1	28/09/2023	10	27/09/2027	IND A/Stable	883.00
NCD (Secured)	INE403Q07DS7	28/09/2023	0	27/03/2028	IND A/Stable	143.00
NCD (Secured)	INE403Q07DR9	28/09/2023	0	27/01/2031	IND A/Stable	66.00
NCD (Secured)	INE403Q07DX7	18/01/2024	0	17/07/2025	WD	370.00
NCD (Secured)	INE403Q07EE5	18/01/2024	8.75	17/01/2026	IND A/Stable	126.00
NCD (Secured)	INE403Q07DZ2	18/01/2024	0	17/07/2026	IND A/Stable	86.00
NCD (Secured)	INE403Q07DY5	18/01/2024	9.25	17/01/2027	IND A/Stable	135.00
NCD (Secured)	INE403Q07EB1	18/01/2024	0	17/04/2027	IND A/Stable	107.00
NCD (Secured)	INE403Q07ED7	18/01/2024	10	17/01/2028	IND A/Stable	951.00
NCD (Secured)	INE403Q07EC9	18/01/2024	0	17/07/2028	IND A/Stable	105.00
NCD (Secured)	INE403Q07EA3	18/01/2024	0	17/05/2031	IND A/Stable	81.00
NCD (Secured)	INE403Q07EK2	26/04/2024	0	25/10/2025	IND A/Stable	205.00
NCD (Secured)	INE403Q07EF2	26/04/2024	8.75	25/04/2026	IND A/Stable	147.00
NCD (Secured)	INE403Q07EJ4	26/04/2024	0	25/10/2026	IND A/Stable	76.00
NCD (Secured)	INE403Q07EL0	26/04/2024	9.5	25/04/2027	IND A/Stable	224.00
NCD (Secured)	INE403Q07EI6	26/04/2024	0	25/07/2027	IND A/Stable	156.00
NCD (Secured)	INE403Q07EM8	26/04/2024	10	25/04/2028	IND A/Stable	869.00
NCD (Secured)	INE403Q07EG0	26/04/2024	0	25/10/2028	IND A/Stable	66.00
NCD (Secured)	INE403Q07EH8	26/04/2024	0	25/08/2031	IND A/Stable	52.00
NCD (Secured)	INE403Q07EN6	07/08/2024	9	06/02/2026	IND A/Stable	469.00
NCD (Secured)	INE403Q07ES5	07/08/2024	9.25	06/08/2026	IND A/Stable	98.00
NCD (Secured)	INE403Q07EQ9	07/08/2024	9.41	06/02/2027	IND A/Stable	79.00
NCD (Secured)	INE403Q07ET3	07/08/2024	10	06/08/2027	IND A/Stable	447.00
NCD (Secured)	INE403Q07ER7	07/08/2024	9.75	06/11/2027	IND A/Stable	40.00

NCD (Secured)	INE403Q07EU1	07/08/2024	10.25	06/08/2029	IND A/Stable	140.00
NCD (Secured)	INE403Q07EP1	07/08/2024	10.67	06/08/2028	IND A/Stable	221.00
NCD (Secured)	INE403Q07EO4	07/08/2024	10.41	06/08/2031	IND A/Stable	108.00
NCD (Secured)	INE403Q07EV9	16/08/2024	11	01/06/2026	IND A/Stable	500.00
NCD (Secured)	INE403Q07FA0	12/12/2024	9	11/06/2026	IND A/Stable	320.00
NCD (Secured)	INE403Q07EX5	12/12/2024	9.25	11/12/2026	IND A/Stable	96.00
NCD (Secured)	INE403Q07FD4	12/12/2024	9.41	11/06/2027	IND A/Stable	97.00
NCD (Secured)	INE403Q07EY3	12/12/2024	10	11/12/2027	IND A/Stable	748.00
NCD (Secured)	INE403Q07EW7	12/12/2024	9.75	11/03/2028	IND A/Stable	60.00
NCD (Secured)	INE403Q07EZ0	12/12/2024	10.25	11/12/2029	IND A/Stable	158.00
NCD (Secured)	INE403Q07FB8	12/12/2024	10.67	11/12/2028	IND A/Stable	213.00
NCD (Secured)	INE403Q07FC6	12/12/2024	10.41	11/12/2031	IND A/Stable	71.00
NCD (Secured)	INE403Q07FE2	01/01/2025	10	31/12/2026	IND A/Stable	750.00
NCD (Secured)	INE403Q07FN3	13/03/2025	10	12/03/2027	IND A/Stable	1000.00
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	80.80
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
NCD (Secured)	INE403Q07FQ6	01/07/2025	10	31/12/2027	IND A/Stable	750.00
NCD (Secured)	INE403Q07FZ7	09/07/2025	10.62	09/07/2027	IND A/Stable	250.00
NCD (Secured)	INE403Q07GA8	09/07/2025	10.62	09/07/2027	IND A/Stable	250.00
NCD (Secured)	INE403Q07FV6	24/07/2025	0	23/07/2032	IND A/Stable	124.70
NCD (Secured)	INE403Q07FU8	24/07/2025	10	23/07/2030	IND A/Stable	102.48
NCD (Secured)	INE403Q07FR4	24/07/2025	0	23/09/2029	IND A/Stable	157.38
NCD (Secured)	INE403Q07FW4	24/07/2025	10	23/01/2029	IND A/Stable	49.99
NCD (Secured)	INE403Q07FS2	24/07/2025	0	23/01/2029	IND A/Stable	30.11
NCD (Secured)	INE403Q07FX2	24/07/2025	10	23/07/2028	IND A/Stable	683.18
NCD (Secured)	INE403Q07FY0	24/07/2025	0	23/07/2028	IND A/Stable	204.95
NCD (Secured)	INE403Q07FT0	24/07/2025	0	23/01/2027	IND A/Stable	647.17
NCDs(unutilised)					IND A/Stable	4750.04

India Ratings & Research
A Fitch Group Company

India Ratings Upgrades Kosamattam Finance's NCDs & Bank Loans to 'IND A'/Stable; Rates CP 'IND A1' & Additional NCDs

Jul 29, 2025 | Non Banking Financial Company (NBFC)

India Ratings and Research (Ind-Ra) has upgraded Kosamattam Finance Limited's (KFL) non-convertible debentures (NCDs) and bank loans to 'IND A' with a Stable Outlook from 'IND A-'. The instrument-wise rating actions are as follows:

Details of 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*	-	-	-	INR24,446.45 (reduced from INR26,462.67)	IND A/Stable	Upgraded
Bank loans	-	-	-	INR29,500	IND A/Stable	Upgraded
Non-convertible debentures^*				INR4,000	IND A/Stable	Assigned
Commercial paper^				INR1,000	IND A1	Assigned

*Details in annexure
^Yet to be issued

Analytical Approach

Ind-Ra continues to take a standalone view of KFL to arrive at the ratings.

Detailed Rationale of the Rating Action

The upgrade reflects Ind-Ra's expectation of continued growth in the company's operations over the medium term, driven by adequate internal accruals. The upgrade also reflects KFL's consistent profitability, enhanced operational efficiency evident from the rise in assets under management (AUM) per branch, strong asset quality, controlled credit costs, and a more diversified funding profile with an increasing share of bank borrowings.

The ratings are also supported by the company's expanding franchise, with AUM surpassing INR56,000 million and a growing presence in southern geographies. KFL has been able to maintain a stable asset quality through challenging periods such as the COVID-19 pandemic and demonetisation.

However, the ratings remain constrained by the company's geographical concentration risk.

List of Key Rating Drivers

Strengths
- Sizeable scale of franchisee; maintained runaway growth
- Stable asset quality
- Improved funding profile
- Stable profitability metrics

Weaknesses
- Expanding footprint beyond southern states amid regional concentration

Detailed Description of Key Rating Drivers

Sizeable Scale of Franchisee; Maintained Runaway Growth: KFL has established a sizeable scale in the gold loan business, backed by over three decades of operating experience. The company has successfully navigated multiple business cycles, including periods of significant volatility in gold loan prices. Its franchise continues to expand, particularly in southern India, which accounts about 97% of its assets under management (AUM) as of March 2025, along with making gradual inroads into non-southern markets. Its AUM increased to INR56.8 billion in FY25 (FY24: INR53.10 billion, FY23: INR48.4 billion) with AUM per branch increasing to INR58.58 million (INR53.8 million, INR49 million) underscoring operational efficiency. KFL's capital position remains healthy, supported by a INR500 million rights issue in FY24, which helped boost its tier 1 capital ratio to 17.39% in FY25 (FY24: 16%; FY23: 14.6%). The company had a leverage of 5.0x in FY25. The company had a steady branch network of 971 branches as of FY25, and has plans underway to expand further in FY26, focusing on both core southern markets and select high-potential regions outside south.

Stable Asset Quality: The gross non-performing assets (GNPAs) declined to 1.0% in FY25 (FY24: 1.20%; FY23: 0.42%; FY22: 0.66%; FY21: 0.47%; FY20: 0.47%) as the company was able to auction its gold. The company had displayed considerable resilience during COVID-19 disruptions and reported a modest GNPA of 0.66% in FY22. Although the borrower class is vulnerable, the ultimate credit loss is limited due to the capping of the loan-to-value at 75%, as per regulatory requirements, at the time of disbursements and the liquid nature of the collateral. Being in the gold loan business, KFL's credit cost has always been modest and less volatile through the loan cycle, leading to better operating profit buffers. KFL maintains a risk filter, wherein a resolution is initiated as soon as the account goes overdue, leading to notice to the borrower. In case of a delay in repayment, it conducts auctions. The company auctioned gold worth INR637 million from April 2024 to March 2025. KFL did not post any losses in auctions and was able to recover the entire outstanding principal and interest amount. The agency believes maintaining of adequate loan-to-value buffers, and timely auctions and recoveries will be critical for KFL to sustain its stable asset quality.

Improved Funding Profile: KFL has strengthened its banking relationships since FY21, with the number of banks and financial institutions providing funding increasing to 39 as of March 2025 from 12 in 2021. The company has successfully diversified its lender base, securing funding from both public and private sector banks while increasing the percentage of bank borrowings to 47% in FY25 (FY24: 43%; FY23: 37%) with NCD and subordinated debt having 53% share (57%, 58%). This is also reflected in the cost of borrowing which remained stable at 10.5% (10.6%; 10.23%). While this shift indicates improving funding diversification, a sustained and meaningful increase in bank exposure over the medium term will remain a key monitorable.

Stable Profitability Metrics: KFL has consistently delivered profitability with profit after tax rising to INR 1,270 million in FY25 from INR800 million in FY22, supported by a return on assets (ROA) of 2.06% in FY25 (FY24: 1.9%; FY23: 1.87%). This performance has been aided by a stable cost of borrowing (FY25: 10.5%; FY24: 10.6%), and a controlled operating expense ratio of 3% relative to AUM (FY24: 3.2%; FY23: 3.5%). The yield on assets remained steady at 16.3% over FY24-FY25 (4QFY25 yield: 17.59%). Operating efficiency has been further supported by prior investments in technology, which have helped keep costs low and improve productivity. This is reflected in the increase in AUM per branch to INR58.58 million in FY25 (FY24: INR53.8 million; FY23: INR49 million). Credit costs have remained minimal at 0.1% in FY25 (FY24: 0.20%), owing to the company's focus on gold loans, which has lower risk.

The agency notes that the sustainability of KFL's profitability will hinge on its ability to enhance productivity, preserve margins, and maintain tight control over credit costs.

Expanding Footprint Beyond Southern States Amid Regional Concentration: KFL's portfolio is concentrated in southern India, with Tamil Nadu constituting around 59% of the gold loan portfolio at FYE25 (FYE24: 56%, FYE23: 54%; FYE22: 56%; FYE21: 53%; FYE20: 52%). Tamil Nadu, Kerala, Karnataka, Andhra Pradesh and Telangana accounted for around 97% of the gold loan portfolio at FYE25, as against AUM of 99% from southern India in FY24. As per the company's strategy, the portfolio is likely to remain concentrated in south India over the medium term. Also, on the funding side, the funds mobilised through the NCD route remained geographically concentrated, as a major portion is being raised from Kerala.

Liquidity

Adequate: As per KFL's FY25 asset-liability statement, the company had a matched asset-liability profile with a cumulative surplus in all-time buckets of up to one year. The average asset tenor was nine-to-12 months, and the average liability tenor was around 36 months at FYE25. This, along with the highly liquid nature of gold, helps KFL maintain a matched liquidity profile.

Rating Sensitivities

Positive: A positive rating action could result from significant and sustained profitable growth in the franchise, supported by the maintenance of adequate capital buffers, broader geographical presence, continued improvements in operational efficiency while deepening the management bandwidth.

Negative: Any sharp rise in delinquency, which could restrict capital and funding buffers, adverse regulatory developments that could impair the ability of the company to conduct its business and the leverage exceeding 6.0x on a sustained basis, could lead to a negative rating action.

Any Other Information

Not applicable

ESG Issues

ESG Factors Minimally Relevant to Rating: Unless otherwise disclosed in this section, the ESG issues are credit neutral or have only a minimal credit impact on KFL, due to either their nature or the way in which they are being managed by the entity. For more information on Ind-Ra's ESG Relevance Disclosures, please click here. For answers to frequently asked questions regarding ESG Relevance Disclosures and their impact on ratings, please click here.

About the Company

Kerala-based KFL is a non-deposit taking non-banking financial company, lends money against high-yielding gold jewellery. It had around 986 branches at end-March 2025, mainly in the southern region of India.

Key Financial Indicators

Particulars	FY25	FY24
Total assets (INR million)	63,834	59,857
Total equity (INR million)	10,469	8,763
Net profit (INR million)	1,270	1,136
Return on average assets (%)	2.06	2
Equity/assets (%)	16.4	14.6
Tier 1 capital (%)	17.39	16
Source: KFL; Ind-Ra		

Status of Non-Cooperation with previous rating agency

Not applicable

Rating History

Instrument Type	Rating Type	Rated Limits (million)	Current Rating/ Outlook	Historical Rating/Outlook								
				17 April 2025	26 December 2024	8 October 2024	26 June 2024	26 February 2024	24 November 2023	10 August 2023	17 February 2023	23 November 2022
Bank loan	Long-term	INR29,500	IND A/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable
Non-convertible debentures	Long-term	INR28,446.45	IND A/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable	IND A-/Stable
Commercial paper	Short-term	INR1,000	IND A1	-	-	-	-	-	-	-	-	-

Bank wise Facilities Details

The details are as reported by the issuer as on (04 Aug 2025)

#	Bank Name	Instrument Description	Rated Amount (INR million)	Rating
1	AK Capital Finance Limited	Term Loan	118.42105	IND A/Stable
2	AK Capital Finance Limited	Term Loan	152.777777	IND A/Stable
3	Axis Bank Limited	WCDL	60	IND A/Stable
4	Axis Bank Limited	Cash Credit	40	IND A/Stable
5	Bajaj Finance	WCDL	200	IND A/Stable
6	Bandhan Bank	Cash Credit	10	IND A/Stable
7	Bandhan Bank	Term Loan	504.388082	IND A/Stable
8	Bandhan Bank	Term Loan	1009.041095	IND A/Stable
9	Bandhan Bank	Term Loan	200.235616	IND A/Stable
10	Bank of Baroda	Cash Credit	300	IND A/Stable
11	Bank of Baroda	Term Loan	363.636363	IND A/Stable
12	Bank of Baroda	WCDL	250	IND A/Stable
13	Bank of Baroda	WCDL	200	IND A/Stable
14	Bank of Baroda	Term Loan	254.545454	IND A/Stable
15	Bank of Maharashtra	Term Loan	142.33596	IND A/Stable
16	Bank of Maharashtra	Term Loan	596.103906	IND A/Stable
17	Bank of Maharashtra	Term Loan	388.396385	IND A/Stable
18	Canara Bank	Term Loan	26	IND A/Stable
19	Canara Bank	Term Loan	124.7	IND A/Stable
20	Capital Small Finance Bank Ltd.	Term Loan	316.727536	IND A/Stable
21	City Union Bank	Term Loan	241.663626	IND A/Stable
22	CSB Bank Limited	WCDL	300	IND A/Stable
23	CSB Bank Limited	WCDL	200	IND A/Stable
24	CSB Bank Limited	WCDL	350	IND A/Stable
25	CSB Bank Limited	WCDL	120	IND A/Stable

26	CSB Bank Limited	WCDL	30	IND A/Stable
27	DCB Bank	WCDL	200	IND A/Stable
28	DCB Bank	WCDL	550	IND A/Stable
29	Dhanlaxmi Bank	Cash Credit	150	IND A/Stable
30	Dhanlaxmi Bank	WCDL	350	IND A/Stable
31	Dhanlaxmi Bank	Term Loan	450	IND A/Stable
32	Equitas Small Finance Bank	Term Loan	97.1	IND A/Stable
33	Equitas Small Finance Bank	Term Loan	38.364141	IND A/Stable
34	ESAF Small Finance Bank	Term Loan	177.958346	IND A/Stable
35	Federal Bank	Cash Credit	8	IND A/Stable
36	Federal Bank	WCDL	12	IND A/Stable
37	Federal Bank	WCDL	300	IND A/Stable
38	Federal Bank	WCDL	300	IND A/Stable
39	Federal Bank	Term Loan	83.333333	IND A/Stable
40	Federal Bank	Term Loan	375	IND A/Stable
41	Federal Bank	Term Loan	333.2	IND A/Stable
42	HDFC Bank Limited	WCDL	500	IND A/Stable
43	HDFC Bank Limited	Term Loan	87.500005	IND A/Stable
44	HDFC Bank Limited	Term Loan	131.25	IND A/Stable
45	HDFC Bank Limited	Term Loan	312.499999	IND A/Stable
46	Hero FinCorp	Term Loan	172.695659	IND A/Stable
47	IDFC First Bank	Cash Credit	20	IND A/Stable
48	IDFC First Bank	WCDL	30	IND A/Stable
49	IDFC First Bank	Term Loan	374.999993	IND A/Stable
50	IDFC First Bank	Term Loan	1050	IND A/Stable
51	Indian Bank	Cash Credit	40	IND A/Stable
52	Indian Bank	WCDL	60	IND A/Stable
53	Indian Bank	Term Loan	63.108612	IND A/Stable

54	Indian Overseas Bank	Term Loan	471.8	IND A/Stable
55	IndusInd Bank Limited	WCDL	250	IND A/Stable
56	IndusInd Bank Limited	WCDL	250	IND A/Stable
57	IndusInd Bank Limited	WCDL	125	IND A/Stable
58	IndusInd Bank Limited	WCDL	125	IND A/Stable
59	Jana Small Finance Bank	Term Loan	27.08341	IND A/Stable
60	Jana Small Finance Bank	Term Loan	111.11108	IND A/Stable
61	Jana Small Finance Bank	Term Loan	244.444459	IND A/Stable
62	Jana Small Finance Bank	Term Loan	337.77778	IND A/Stable
63	Karnataka Bank Ltd	Term Loan	69.890262	IND A/Stable
64	Karur Vysya Bank	Cash Credit	50	IND A/Stable
65	Karur Vysya Bank	WCDL	200	IND A/Stable
66	Karur Vysya Bank	WCDL	250	IND A/Stable
67	Karur Vysya Bank	Term Loan	136.36364	IND A/Stable
68	Karur Vysya Bank	Term Loan	159.090908	IND A/Stable
69	Karur Vysya Bank	WCDL	250	IND A/Stable
70	Kerala Financial Corporation	Term Loan	424.924491	IND A/Stable
71	Kisetsu Saison Finance (India) Private	Term Loan	500	IND A/Stable
72	Kookmin Bank	Term Loan	255	IND A/Stable
73	Kotak Mahindra Bank	WCDL	150	IND A/Stable
74	Kotak Mahindra Bank	Term Loan	24.99986	IND A/Stable
75	Kotak Mahindra Bank	WCDL	150	IND A/Stable
76	Northern ARC Capital Limited	Term Loan	243.75	IND A/Stable
77	OXYZO Financial Services Private Limited	Term Loan	16.666665	IND A/Stable
78	OXYZO Financial Services Private Limited	Term Loan	87.5	IND A/Stable
79	OXYZO Financial Services Private Limited	Term Loan	166.666666	IND A/Stable
80	OXYZO Financial Services Private Limited	Term Loan	249.999999	IND A/Stable
81	Poonawalla Fincorp	Term Loan	553.867512	IND A/Stable

82	Poonawalla Fincorp	Term Loan	269.047656	IND A/Stable
83	Punjab National Bank	Cash Credit	100	IND A/Stable
84	Punjab National Bank	WCDL	150	IND A/Stable
85	SBM Bank (India) Limited	Term Loan	133.333331	IND A/Stable
86	South Indian Bank	Cash Credit	200	IND A/Stable
87	South Indian Bank	WCDL	300	IND A/Stable
88	South Indian Bank	Term Loan	125	IND A/Stable
89	Standard Chartered bank	Term Loan	1000	IND A/Stable
90	Standard Chartered bank	Cash Credit	10	IND A/Stable
91	State Bank of India	Cash Credit	700	IND A/Stable
92	State Bank of India	Term Loan	141.86626	IND A/Stable
93	State Bank of India	Term Loan	252.27801	IND A/Stable
94	State Bank of India	WCDL	300	IND A/Stable
95	State Bank of India	WCDL	250	IND A/Stable
96	State Bank of India	WCDL	250	IND A/Stable
97	State Bank of India	WCDL	300	IND A/Stable
98	STCI Finance Limited	Term Loan	250	IND A/Stable
99	Tata Capital Limited	Term Loan	14.859724	IND A/Stable
100	Tata Capital Limited	Term Loan	131.483031	IND A/Stable
101	Tata Capital Limited	Term Loan	300	IND A/Stable
102	UCO Bank	Term Loan	33.28054	IND A/Stable
103	UCO Bank	Term Loan	87.480978	IND A/Stable
104	UCO Bank	Term Loan	187.47956	IND A/Stable
105	Ujjivan Small Finance Bank	WCDL	300	IND A/Stable
106	Union Bank of India	Cash Credit	300	IND A/Stable
107	Union Bank of India	WCDL	450	IND A/Stable
108	Utkarsh Small Finance Bank Limited	Term Loan	366.666666	IND A/Stable
109	Vivriti Capital Limited	Term Loan	4.166658	IND A/Stable

110	Vivriti Capital Limited	Term Loan	6.250007	IND A/Stable
111	Vivriti Capital Limited	Term Loan	43.749994	IND A/Stable
112	Vivriti Capital Limited	Term Loan	21.875	IND A/Stable
113	Vivriti Capital Limited	Term Loan	67.166663	IND A/Stable
114	Vivriti Capital Limited	Term Loan	21	IND A/Stable
115	Vivriti Capital Limited	Term Loan	43.75	IND A/Stable
116	Vivriti Capital Limited	Term Loan	10.625	IND A/Stable
117	Vivriti Capital Limited	Term Loan	81.458331	IND A/Stable
118	Vivriti Capital Limited	Term Loan	101.25	IND A/Stable
119	Vivriti Capital Limited	Term Loan	76.190475	IND A/Stable
120	Vivriti Capital Limited	Term Loan	76.190475	IND A/Stable
121	Vivriti Capital Limited	Term Loan	90.47619	IND A/Stable
122	Woori Bank	Term Loan	208.333324	IND A/Stable
123	Yes Bank Ltd	WCDL	250	IND A/Stable
124	Yes Bank Ltd	WCDL	250	IND A/Stable
125	NA	Bank Loan	2597.822446	IND A/Stable

The details are as reported by the issuer as on (29 Jul 2025)

#	Bank Name	Instrument Description	Rated Amount (INR million)	Rating
1	AK Capital Finance Limited	Term loan	118.42	IND A/Stable
2	AK Capital Finance Limited	Term Loan	153	IND A/Stable
3	Bandhan Bank	Cash Credit	10	IND A/Stable
4	Bandhan Bank	Term Loan	504.38	IND A/Stable
5	Bandhan Bank	Term Loan	1009.04	IND A/Stable
6	Bandhan Bank	Term Loan	200.23	IND A/Stable
7	Bank of Baroda	Cash Credit	300	IND A/Stable
8	Bank of Baroda	Term Loan	363.63	IND A/Stable
9	Bank of Baroda	WCDL	250	IND A/Stable
10	Bank of Baroda	WCDL	200	IND A/Stable

11	Bank of Baroda	Term Loan	254.54	IND A/Stable
12	Bank of Maharashtra	Term Loan	142.33	IND A/Stable
13	Bank of Maharashtra	Term Loan	596.1	IND A/Stable
14	Bank of Maharashtra	Term Loan	388.39	IND A/Stable
15	Canara Bank	Term Loan	26	IND A/Stable
16	Canara Bank	Term Loan	124.7	IND A/Stable
17	City Union Bank	Term Loan	241.66	IND A/Stable
18	CSB Bank Limited	WCDL	300	IND A/Stable
19	CSB Bank Limited	WCDL	200	IND A/Stable
20	CSB Bank Limited	WCDL	350	IND A/Stable
21	CSB Bank Limited	WCDL	120	IND A/Stable
22	CSB Bank Limited	WCDL	30	IND A/Stable
23	DCB Bank	WCDL	200	IND A/Stable
24	DCB Bank	WCDL	550	IND A/Stable
25	Dhanlaxmi Bank	Cash Credit	150	IND A/Stable
26	Dhanlaxmi Bank	WCDL	350	IND A/Stable
27	Dhanlaxmi Bank	Term Loan	450	IND A/Stable
28	Equitas Small Finance Bank	Term Loan	97.1	IND A/Stable
29	Equitas Small Finance Bank	Term Loan	38.36	IND A/Stable
30	Federal Bank	Cash Credit	8	IND A/Stable
31	Federal Bank	WCDL	12	IND A/Stable
32	Federal Bank	WCDL	300	IND A/Stable
33	Federal Bank	WCDL	300	IND A/Stable
34	Federal Bank	Term Loan	83.33	IND A/Stable
35	Federal Bank	Term Loan	375	IND A/Stable
36	Federal Bank	Term Loan	333.2	IND A/Stable
37	IDFC First Bank	Cash Credit	20	IND A/Stable
38	IDFC First Bank	WCDL	30	IND A/Stable

39	IDFC First Bank	Term Loan	374.99	IND A/Stable
40	IDFC First Bank	Term Loan	1050	IND A/Stable
41	Indian Bank	Cash Credit	40	IND A/Stable
42	Indian Bank	WCDL	60	IND A/Stable
43	Indian Bank	Term Loan	63.1	IND A/Stable
44	Indian Overseas Bank	Term Loan	471.8	IND A/Stable
45	IndusInd Bank Limited	WCDL	250	IND A/Stable
46	IndusInd Bank Limited	WCDL	250	IND A/Stable
47	IndusInd Bank Limited	WCDL	125	IND A/Stable
48	IndusInd Bank Limited	WCDL	125	IND A/Stable
49	Jana Small Finance Bank	Term Loan	27.08	IND A/Stable
50	Jana Small Finance Bank	Term Loan	111.11	IND A/Stable
51	Jana Small Finance Bank	Term Loan	244.44	IND A/Stable
52	Jana Small Finance Bank	Term Loan	337.77	IND A/Stable
53	Karur Vysya Bank	Cash Credit	50	IND A/Stable
54	Karur Vysya Bank	WCDL	200	IND A/Stable
55	Karur Vysya Bank	WCDL	250	IND A/Stable
56	Karur Vysya Bank	Term Loan	136.36	IND A/Stable
57	Karur Vysya Bank	Term Loan	159.09	IND A/Stable
58	Karur Vysya Bank	WCDL	250	IND A/Stable
59	Kerala Financial Corporation	Term Loan	424.92	IND A/Stable
60	Kookmin Bank	Term Loan	255	IND A/Stable
61	Kotak Mahindra Bank	WCDL	150	IND A/Stable
62	Kotak Mahindra Bank	Term Loan	24.99	IND A/Stable
63	Kotak Mahindra Bank	WCDL	150	IND A/Stable
64	SBM Bank (India) Limited	Term Loan	133.33	IND A/Stable
65	South Indian Bank	Cash Credit	200	IND A/Stable
66	South Indian Bank	WCDL	300	IND A/Stable

67	South Indian Bank	Term Loan	125	IND A/Stable
68	State Bank of India	Cash Credit	700	IND A/Stable
69	State Bank of India	Term Loan	141.86	IND A/Stable
70	State Bank of India	Term Loan	252.27	IND A/Stable
71	State Bank of India	WCDL	300	IND A/Stable
72	State Bank of India	WCDL	250	IND A/Stable
73	State Bank of India	WCDL	250	IND A/Stable
74	State Bank of India	WCDL	300	IND A/Stable
75	STCI Finance Limited	Term Loan	250	IND A/Stable
76	UCO Bank	Term Loan	33.28	IND A/Stable
77	UCO Bank	Term Loan	87.48	IND A/Stable
78	UCO Bank	Term Loan	187.47	IND A/Stable
79	Ujjivan Small Finance Bank	WCDL	300	IND A/Stable
80	Union Bank of India	Cash Credit	300	IND A/Stable
81	Union Bank of India	WCDL	450	IND A/Stable
82	Woori Bank	Term Loan	208.33	IND A/Stable
83	NA	Bank Loan(Unutilised)	9970.77	IND A/Stable

Complexity Level of the Instruments

Instrument Type	Complexity Indicator
Bank loan facilities	Low
Commercial paper	Low
Non-convertible debentures	Low

For details on the complexity level of the instruments, please visit https://www.indiaratings.co.in/complexity- indicators.

Annexure

Instrument	ISIN	Date of Issuance	Coupon Rate (%)	Maturity Date	Size of Issue (million)	Rating/Outlook
NCD (Unsecured)	INE403Q08092	08 January 2018	10	07 May 2025	INR186	WD (paid in full)
NCD (Unsecured)	INE403Q08100	08 January 2018	0	07 May 2025	INR114	WD (paid in full)
NCD (secured)	INE403Q07912	23 April 2018	0	22 August 2025	INR166	IND A/Stable
NCD (Unsecured)	INE403Q08118	24 September 2018	10.25	23 September 2025	INR73	IND A/Stable

NCD (Unsecured)	INE403Q08126	24 September 2018	0	23 September 2025	INR212	IND A/Stable
NCD (Unsecured)	INE403Q08134	31 January 2019	10.25	30 January 2026	INR50	IND A/Stable
NCD (Unsecured)	INE403Q08142	31 January 2019	0	30 January 2026	INR148	IND A/Stable
NCD (Unsecured)	INE403Q08159	06 May 2019	10.25	05 May 2026	INR41	IND A/Stable
NCD (Unsecured)	INE403Q08167	06 May 2019	0	05 May 2026	INR130	IND A/Stable
NCD (Unsecured)	INE403Q08175	21 August 2019	10.25	20 August 2026	INR53	IND A/Stable
NCD (Unsecured)	INE403Q08183	21 August 2019	0	20 August 2026	INR192	IND A/Stable
NCD (Secured)	INE403Q07AV7	10 December 2019	0	09 June 2025	INR51	WD (paid in full)
NCD (Secured)	INE403Q07AW5	10 December 2019	10.25	09 December 2026	INR103	IND A/Stable
NCD (Secured)	INE403Q07AX3	10 December 2019	0	09 December 2026	INR234	IND A/Stable
NCD (Secured)	INE403Q07BD3	29 May 2020	0	28 November 2025	INR84	IND A/Stable
NCD (Unsecured)	INE403Q08191	29 May 2020	10.25	28 May 2027	INR93	IND A/Stable
NCD (Unsecured)	INE403Q08209	29 May 2020	0	28 May 2027	INR180	IND A/Stable
NCD (Secured)	INE403Q07BK8	14 October 2020	10.25	13 October 2027	INR133	IND A/Stable
NCD (Secured)	INE403Q07BL6	14 October 2020	0	13 October 2027	INR181	IND A/Stable
NCD (Secured)	INE403Q07CJ8	18 April 2022	8.75	17 April 2025	INR285	WD (paid in full)
NCD (Secured)	INE403Q07CK6	18 April 2022	0	17 April 2025	INR414	WD (paid in full)
NCD (Secured)	INE403Q07CL4	18 April 2022	9.25	17 October 2025	INR261	IND A/Stable
NCD (Secured)	INE403Q07CM2	18 April 2022	9.5	17 April 2026	INR226	IND A/Stable
NCD (Secured)	INE403Q07CN0	18 April 2022	0	17 October 2026	INR258	IND A/Stable
NCD (Secured)	INE403Q07CO8	18 April 2022	10	17 April 2027	INR1,183	IND A/Stable
NCD (Secured)	INE403Q07CP5	18 April 2022	0	17 August 2029	INR283	IND A/Stable
NCD (Secured)	INE403Q07DA5	16 January 2023	0	15 July 2025	INR110	WD (paid in full)
NCD (Secured)	INE403Q07DB3	16 January 2023	9	15 January 2026	INR337	IND A/Stable
NCD (Secured)	INE403Q07DE7	16 January 2023	0	15 April 2026	INR422	IND A/Stable
NCD (Secured)	INE403Q07DF4	16 January 2023	9.5	15 January 2027	INR1,036	IND A/Stable
NCD (Secured)	INE403Q07DC1	16 January 2023	0	15 July 2027	INR217	IND A/Stable
NCD (Secured)	INE403Q07DD9	16 January 2023	0	15 May 2030	INR194	IND A/Stable
NCD (Secured)	INE403Q07DL2	29 April 2023	8.75	28 April 2025	INR170.22	WD (paid in full)
NCD (Secured)	INE403Q07DH0	29 April 2023	0	28 October 2025	INR122.85	IND A/Stable

NCD (Secured)	INE403Q07DN8	29 April 2023	9	28 April 2026	INR169.47	IND A/Stable
NCD (Secured)	INE403Q07DM0	29 April 2023	0	28 July 2026	INR189.47	IND A/Stable
NCD (Secured)	INE403Q07DG2	29 April 2023	9.5	28 April 2027	INR560.8	IND A/Stable
NCD (Secured)	INE403Q07DI8	29 April 2023	0	28 October 2027	INR114.39	IND A/Stable
NCD (Secured)	INE403Q07DJ6	29 April 2023	0	28 August 2030	INR114.52	IND A/Stable
NCD (Secured)	INE403Q07DO6	28 September 2023	0	27 May 2025	INR316	WD (paid in full)
NCD (Secured)	INE403Q07DT5	28 September 2023	8.75	27 September 2025	INR124	IND A/Stable
NCD (Secured)	INE403Q07DP3	28 September 2023	0	27 March 2026	INR97	IND A/Stable
NCD (Secured)	INE403Q07DU3	28 September 2023	9.25	27 September 2026	INR128	IND A/Stable
NCD (Secured)	INE403Q07DQ1	28 September 2023	0	27 December 2026	INR243	IND A/Stable
NCD (Secured)	INE403Q07DV1	28 September 2023	10	27 September 2027	INR883	IND A/Stable
NCD (Secured)	INE403Q07DS7	28 September 2023	0	27 March 2028	INR143	IND A/Stable
NCD (Secured)	INE403Q07DR9	28 September 2023	0	27 January 2031	INR66	IND A/Stable
NCD (Secured)	INE403Q07DX7	18 January 2024	0	17 July 2025	INR370	WD (paid in full)
NCD (Secured)	INE403Q07EE5	18 January 2024	8.75	17 January 2026	INR126	IND A/Stable
NCD (Secured)	INE403Q07DZ2	18 January 2024	0	17 July 2026	INR86	IND A/Stable
NCD (Secured)	INE403Q07DY5	18 January 2024	9.25	17 January 2027	INR135	IND A/Stable
NCD (Secured)	INE403Q07EB1	18 January 2024	0	17 April 2027	INR107	IND A/Stable
NCD (Secured)	INE403Q07ED7	18 January 2024	10	17 January 2028	INR951	IND A/Stable
NCD (Secured)	INE403Q07EC9	18 January 2024	0	17 July 2028	INR105	IND A/Stable
NCD (Secured)	INE403Q07EA3	18 January 2024	0	17 May 2031	INR81	IND A/Stable
NCD (Secured)	INE403Q07EK2	26 April 2024	0	25 October 2025	INR205	IND A/Stable
NCD (Secured)	INE403Q07EF2	26 April 2024	8.75	25 April 2026	INR147	IND A/Stable
NCD (Secured)	INE403Q07EJ4	26 April 2024	0	25 October 2026	INR76	IND A/Stable
NCD (Secured)	INE403Q07EL0	26 April 2024	9.5	25 April 2027	INR224	IND A/Stable
NCD (Secured)	INE403Q07EI6	26 April 2024	0	25 July 2027	INR156	IND A/Stable
NCD (Secured)	INE403Q07EM8	26 April 2024	10	25 April 2028	INR869	IND A/Stable
NCD (Secured)	INE403Q07EG0	26 April 2024	0	25 October 2028	INR66	IND A/Stable
NCD (Secured)	INE403Q07EH8	26 April 2024	0	25 August 2031	INR52	IND A/Stable
NCD (Secured)	INE403Q07EN6	07 August 2024	9	6 February 2026	INR469	IND A/Stable
NCD (Secured)	INE403Q07ES5	07 August 2024	9.25	06 August 2026	INR98	IND A/Stable
NCD (Secured)	INE403Q07EQ9	07 August 2024	9.41	06 February 2027	INR79	IND A/Stable
NCD (Secured)	INE403Q07ET3	07 August 2024	10	06 August 2027	INR447	IND A/Stable
NCD (Secured)	INE403Q07ER7	07 August 2024	9.75	6 November 2027	INR40	IND A/Stable

NCD (Secured)	INE403Q07EU1	07 August 2024	10.25	06 August 2029	INR140	IND A/Stable
NCD (Secured)	INE403Q07EP1	07 August 2024	10.67	06 August 2028	INR221	IND A/Stable
NCD (Secured)	INE403Q07EO4	07 August 2024	10.41	06 August 2031	INR108	IND A/Stable
NCD (Secured)	INE403Q07EV9	16 August 2024	11	1 June 2026	INR500	IND A/Stable
NCD (Secured)	INE403Q07FA0	12 December 2024	9	11 June 2026	INR320	IND A/Stable
NCD (Secured)	INE403Q07EX5	12 December 2024	9.25	11 December 2026	INR96	IND A/Stable
NCD (Secured)	INE403Q07FD4	12 December 2024	9.41	11 June 2027	INR97	IND A/Stable
NCD (Secured)	INE403Q07EY3	12 December 2024	10	11 December 2027	INR748	IND A/Stable
NCD (Secured)	INE403Q07EW7	12 December 2024	9.75	11 March 2028	INR60	IND A/Stable
NCD (Secured)	INE403Q07EZ0	12 December 2024	10.25	11 December 2029	INR158	IND A/Stable
NCD (Secured)	INE403Q07FB8	12 December 2024	10.67	11 December 2028	INR213	IND A/Stable
NCD (Secured)	INE403Q07FC6	12 December 2024	10.41	11 December 2031	INR71	IND A/Stable
NCD (Secured)	INE403Q07FE2	1 January 2025	10	31 December 2026	INR750	IND A/Stable
NCD (Secured)	INE403Q07FN3	13 March 2025	10	12 March 2027	INR1,000	IND A/Stable
NCD (Secured)	INE403Q07FF9	15 April 2025	0	14 July 2028	INR86.41	IND A/Stable
NCD (Secured)	INE403Q07FG7	15 April 2025	9.5	14 April 2027	INR172.13	IND A/Stable
NCD (Secured)	INE403Q07FH5	15 April 2025	10	14 April 2028	INR884.59	IND A/Stable
NCD (Secured)	INE403Q07FI3	15 April 2025	0	14 April 2028	INR49.14	IND A/Stable
NCD (Secured)	INE403Q07FJ1	15 April 2025	0	14 April 2032	INR80.8	IND A/Stable
NCD (Secured)	INE403Q07FK9	15 April 2025	0	14 April 2029	INR243.47	IND A/Stable
NCD (Secured)	INE403Q07FL7	15 April 2025	10.25	14 April 2030	INR222.35	IND A/Stable
NCD (Secured)	INE403Q07FM5	15 April 2025	0	14 October 2026	INR261.06	IND A/Stable
NCD (Secured)	INE403Q07FQ6	01 July 2025	10	31 December 2027	INR750	IND A/Stable
NCD (Secured)	INE403Q07FZ7	09 July 2025	10.62	09 July 2027	INR250	IND A/Stable
NCD (Secured)	INE403Q07GA8	09 July 2025	10.62	09 July 2027	INR250	IND A/Stable
NCD (Secured)	INE403Q07FV6	24 July 2025	0	23 July 2032	INR124.70	IND A/Stable
NCD (Secured)	INE403Q07FU8	24 July 2025	10	23 July 2030	INR102.48	IND A/Stable
NCD (Secured)	INE403Q07FR4	24 July 2025	0	23 September 2029	INR157.38	IND A/Stable
NCD (Secured	INE403Q07FW4	24 July 2025	10	23 January 2029	INR49.99	IND A/Stable
NCD (Secured	INE403Q07FS2	24 July 2025	0	23 January 2029	INR30.11	IND A/Stable
NCD (Secured	INE403Q07FX2	24 July 2025	10	23 July 2028	INR683.18	IND A/Stable

NCD (Secured	INE403Q07FY0	24 July 2025	0	23 July 2028	INR204.95	IND A/Stable
NCD (Secured	INE403Q07FT0	24 July 2025	0	23 January 2027	INR647.17	IND A/Stable
Total utilised limit					INR23,696.41	IND A/Stable
Total limit					INR28,446.45	IND A/Stable
Total unutilised limit					INR4,750.04	IND A/Stable
Source: NSDL, Company						

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APPLICABLE CRITERIA AND POLICIES

Evaluating Corporate Governance

The Rating Process

Financial Institutions Rating Criteria

Non-Bank Finance Companies Criteria

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ANNEXURE II: CONSENT LETTER FROM THE DEBENTURE TRUSTEE

APPENDED OVERLEAF

VISTRA

CL No: CL/MUM/2025/DEB/150 **Date: 12th August 2025**

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

Sub: Consent in relation to the proposed issue of secured, listed, rated, redeemable, non-convertible debentures ("NCDs") face value of ₹ 1,00,000 (Rupees One Lakh only) each aggregating up to ₹ 150,00,00,000 (Rupees One Hundred and Fifty Crore Only) on private placement basis by Kosamattam Finance Limited ("Company" or "Issuer")

Dear Sir,

This is with reference to our discussion regarding appointment of Vistra ITCL India Limited for proposed to issue of non-convertible debentures aggregating up to INR 150,00,00,000 (Indian Rupees One Hundred and Fifty Crore only) by way of private placement by Kosamattam Finance Limited (Company). In this regard, we do hereby give our consent to act as the Debenture Trustee subject to the Company agreeing to the following conditions.

1. The Company shall create security to secure the aforesaid Non-Convertible Debentures on such terms and conditions as disclosed in the Debenture Trustee Agreement dated 12th July 2025 and execute requisite documents as agreed upon by the Company under the Debenture Trustee Agreement.

2. The Company shall pay Debenture Trustee so long as they hold the office of the Debenture Trustee, remuneration as stated in appointment letter for the services as Debenture Trustee in addition to all legal, travelling and other costs, charges and expenses which the Debenture Trustee or their officers, employees or agents may incur in relation to execution of the Debenture Trust Deed and all other documents affecting the Security till the monies in respect of the Debentures have been fully paid-off and the requisite formalities for satisfaction of charge in all respects, have been complied with

3. The Company shall comply with the provisions of the Companies Act, 2013 and other applicable provisions as amended from time to time and agrees to furnish to Trustee such information in terms of the same on regular basis

Yours truly,
For **Vistra ITCL (India) Ltd**

Authorised Signatory
Name: Sanjay Dodti
Designation: Senior Manager

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.									

SERIES I - UP TO 1,00,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 100,00,00,000 (HUNDRED CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "SERIES I DEBENTURES")

SERIES II - UP TO 50,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES, EACH HAVING A FACE VALUE OF INR 10,000/- FOR CASH, AT PAR, HAVING ISSUE SIZE OF INR 50,00,00,000 (FIFTY CRORE ONLY) IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "SERIES II DEBENTURES")

(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	KFL-PRIVATE PLACEMENT ACCOUNT
Bank Account No.	10500031082
IFSC Code	IDFB0080511
Bank Name	IDFC FIRST BANK
Branch Address	PALARIVATTOM,KOCHI

- 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 FLOW CHART – Series I

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	12-09-2025	01-10-2025	01-10-2025	42.00	115.07	0.00
2nd Coupon	15-10-2025	01-11-2025	03-11-2025	31.00	84.93	0.00
3rd Coupon	14-11-2025	01-12-2025	01-12-2025	30.00	82.19	0.00
4th Coupon	15-12-2025	01-01-2026	01-01-2026	31.00	84.93	0.00
5th Coupon	15-01-2026	01-02-2026	02-02-2026	31.00	84.93	0.00
6th Coupon	12-02-2026	01-03-2026	02-03-2026	28.00	76.71	0.00
7th Coupon	13-03-2026	01-04-2026	01-04-2026	31.00	84.93	0.00
8th Coupon	14-04-2026	01-05-2026	04-05-2026	30.00	82.19	0.00
9th Coupon	15-05-2026	01-06-2026	01-06-2026	31.00	84.93	0.00
10th Coupon	12-06-2026	01-07-2026	01-07-2026	30.00	82.19	0.00
11th Coupon	15-07-2026	01-08-2026	03-08-2026	31.00	84.93	0.00
12th Coupon	14-08-2026	01-09-2026	01-09-2026	31.00	84.93	0.00
13th Coupon	14-09-2026	01-10-2026	01-10-2026	30.00	82.19	0.00
14th Coupon	15-10-2026	01-11-2026	02-11-2026	31.00	84.93	0.00
15th Coupon	13-11-2026	01-12-2026	01-12-2026	30.00	82.19	0.00
16th Coupon	15-12-2026	01-01-2027	01-01-2027	31.00	84.93	0.00
17th Coupon	15-01-2027	01-02-2027	01-02-2027	31.00	84.93	0.00
18th Coupon	12-02-2027	01-03-2027	01-03-2027	28.00	76.71	0.00
19th Coupon	15-03-2027	01-04-2027	01-04-2027	31.00	84.93	0.00
20th Coupon	14-04-2027	01-05-2027	03-05-2027	30.00	82.19	0.00
21st Coupon	14-05-2027	01-06-2027	01-06-2027	31.00	84.93	0.00
22nd Coupon	14-06-2027	01-07-2027	01-07-2027	30.00	82.19	0.00
23rd Coupon	15-07-2027	01-08-2027	02-08-2027	31.00	84.93	0.00
24th Coupon	13-08-2027	01-09-2027	01-09-2027	31.00	84.93	0.00
25th Coupon	14-09-2027	01-10-2027	01-10-2027	30.00	82.19	0.00
26th Coupon	15-10-2027	01-11-2027	01-11-2027	31.00	84.93	0.00
27th Coupon	11-11-2027	30-11-2027	30-11-2027	29.00	79.45	0.00
Principal	11-11-2027	30-11-2027	30-11-2027	832	0.00	10,000.00

CASH FLOW CHART – Series II

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	12-09-2025	01-10-2025	01-10-2025	42.00	115.07	0.00
2nd Coupon	15-10-2025	01-11-2025	03-11-2025	31.00	84.93	0.00
3rd Coupon	14-11-2025	01-12-2025	01-12-2025	30.00	82.19	0.00
4th Coupon	15-12-2025	01-01-2026	01-01-2026	31.00	84.93	0.00
5th Coupon	15-01-2026	01-02-2026	02-02-2026	31.00	84.93	0.00
6th Coupon	12-02-2026	01-03-2026	02-03-2026	28.00	76.71	0.00
7th Coupon	13-03-2026	01-04-2026	01-04-2026	31.00	84.93	0.00
8th Coupon	14-04-2026	01-05-2026	04-05-2026	30.00	82.19	0.00
9th Coupon	15-05-2026	01-06-2026	01-06-2026	31.00	84.93	0.00
10th Coupon	12-06-2026	01-07-2026	01-07-2026	30.00	82.19	0.00
11th Coupon	15-07-2026	01-08-2026	03-08-2026	31.00	84.93	0.00
12th Coupon	14-08-2026	01-09-2026	01-09-2026	31.00	84.93	0.00
13th Coupon	14-09-2026	01-10-2026	01-10-2026	30.00	82.19	0.00

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
14th Coupon	15-10-2026	01-11-2026	02-11-2026	31.00	84.93	0.00
15th Coupon	13-11-2026	01-12-2026	01-12-2026	30.00	82.19	0.00
16th Coupon	15-12-2026	01-01-2027	01-01-2027	31.00	84.93	0.00
17th Coupon	15-01-2027	01-02-2027	01-02-2027	31.00	84.93	0.00
18th Coupon	12-02-2027	01-03-2027	01-03-2027	28.00	76.71	0.00
19th Coupon	15-03-2027	01-04-2027	01-04-2027	31.00	84.93	0.00
20th Coupon	14-04-2027	01-05-2027	03-05-2027	30.00	82.19	0.00
21st Coupon	14-05-2027	01-06-2027	01-06-2027	31.00	84.93	0.00
22nd Coupon	14-06-2027	01-07-2027	01-07-2027	30.00	82.19	0.00
23rd Coupon	15-07-2027	01-08-2027	02-08-2027	31.00	84.93	0.00
24th Coupon	13-08-2027	01-09-2027	01-09-2027	31.00	84.93	0.00
25th Coupon	14-09-2027	01-10-2027	01-10-2027	30.00	82.19	0.00
26th Coupon	15-10-2027	01-11-2027	01-11-2027	31.00	84.93	0.00
27th Coupon	12-11-2027	01-12-2027	01-12-2027	30.00	82.19	0.00
28th Coupon	15-12-2027	01-01-2028	03-01-2028	31.00	84.70	0.00
29th Coupon	14-01-2028	01-02-2028	01-02-2028	31.00	84.70	0.00
30th Coupon	11-02-2028	01-03-2028	01-03-2028	29.00	79.23	0.00
31st Coupon	15-03-2028	01-04-2028	03-04-2028	31.00	84.70	0.00
32nd Coupon	14-04-2028	01-05-2028	02-05-2028	30.00	81.97	0.00
33rd Coupon	12-05-2028	31-05-2028	31-05-2028	30.00	81.97	0.00
Principal	12-05-2028	31-05-2028	31-05-2028	1,015.00	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 THE RESOLUTION PASSED BY THE BOARD OF KOSAMATTAM FINANCE LIMITED IN THEIR MEETING HELD ON MONDAY AUGUST 11, 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 1,50,000 Secured Rated Listed Redeemable Non-Convertible Debentures of ₹10,000 each aggregating to ₹ 1,50,00,00,000 on Private Placement basis ("Issue").

RESOLVED FURTHER that Board hereby confirms that proposed issue of ₹1,50,00,00,000 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 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), Ms. Pinky Mathews (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.

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 Mr. Mathew K. Cherian (Managing Director), Mrs. Laila Mathew (Whole-Time Director), the directors of the Company along with Mr. Sreenath P. (Company Secretary), Ms. Pinky Mathews (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), Ms. Pinky Mathews (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

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

Mathew K. Cherian
Managing Director
DIN : 01286073

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

VISTRA

ANNEXURE A

To,
Stock Exchange,
Dear Sir / Madam,
SUB.: ISSUE OF KOSAMATTAM FIN 10% NCD SR I aggregating to 1000000000 BY KOSAMATTAM FINANCE LIMITED LTD.

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 of 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/ placement memorandum and all disclosures made in the offer document/ placement 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.), in the offer document/ 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.

PLACE: Mumbai

DATE: 2025-08-13

Digitally signed by
Signer: Jatin Khimji Chonani
Date: 13 August, [illegible] PM

VISTRA

To,

National Stock Exchange of India Ltd.
Exchange Plaza, Plot no. C/1, G Block,
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051

BSE Limited
14th Floor, BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Dear Sir / Madam,

Sub.: Issue by Kosamattam Finance Limited ("Company" or "Issuer") of 50,000 senior, secured rated, listed, redeemable, taxable, non-convertible debentures, each having a face value of INR 10,000/- for cash, at par, having issue size of INR 50,00,00,000 (fifty crore only) in a dematerialised form on a private placement basis (the "issue") (hereinafter referred to as "SERIES II DEBENTURES") on a private placement basis ("issue") to be listed on the debt market segment of the National Stock Exchange And/OR BSE Limited ("Stock exchanges").

We, Vistra ITCL (India) Limited (herein after referred to as "**Debenture Trustee**"), the Debenture Trustee to the above-mentioned forthcoming issue, state as follows as on date:

1) We have examined documents pertaining to the said Issue and other such relevant documents, reports and certifications as provided to us.

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 as provided to us, WE CONFIRM that as on date:

   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 also its continued obligations towards the holders of debt securities to the best of our knowledge basis the information provided to us.

   d) Issuer has adequately disclosed all consents/ permissions required for creation of further charge on assets in GID/KID/offer document or private placement memorandum/ information memorandum and all disclosures made in the offer document or private 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 which are included in debenture trust deed (including any side letter, accelerated payment clause etc.) GID/KID/offer document or private placement memorandum/ information memorandum and has given an undertaking that debenture trust deed is executed before filing of listing application.

f) Issuer has given an undertaking that the charge is created in favour of Debenture Trustee as per terms of issue before the issuance.

We have satisfied ourselves about the ability of the Issuer to service the debt securities as on date, basis the information/documents shared with us as on date.

For Vistra ITCL (India) Limited

Jatin Chonani
Compliance Officer

Place: Mumbai
Date: August 13, 2025

Note: Attached herewith Annexure A for Series II generated on DLT portal.

VISTRA

ANNEXURE A

To,
Stock Exchange,
Dear Sir / Madam,
SUB.: ISSUE OF KOSAMATTAM FIN 10% NCD SR II aggregating to BY KOSAMATTAM FINANCE LIMITED LTD.

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 of 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/ placement memorandum and all disclosures made in the offer document/ placement 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.), in the offer document/ 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.

PLACE: Mumbai

DATE: 2025-08-13

Digitally signed by
Signer: Jatin Khimji Chonani
Date: 13 August, [illegible] 2 PM

ANNEXURE VIII: CONSENT LETTER OF THE REGISTRAR AND TRANSFER AGENT

APPENDED OVERLEAF

13 August 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 1,50,000 Senior, Secured Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" / "Debentures") of Face value of ₹ 10,000 each aggregating up to ₹ 150 crores ("issue") by Kosamattam Finance Limited (the "issuer"/ the "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:
We confirm that we are registered with SEBI and that such registration is valid as on date of this letter.

Name	KFin Technologies Limited
Logo	KFINTECH EXPERIENCE TRANSFORMATION
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 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
GOPALA KRISHNA K V S
Digitally signed by GOPALA KRISHNA K V S
Date: 2025.08.13 12:29:49 +05'30'
Gopala Krishna K V S
Assistant Vice President

ANNEXURE A

13 August 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,

Consent in relation to the proposed private placement of 1,50,000 Senior, Secured Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" / "Debentures") of Face value of ₹ 10,000 each aggregating up to ₹ 150 crores ("issue") by Kosamattam Finance Limited (the "issuer"/ the "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

GOPALA KRISHNA K V S
Digitally signed by GOPALA KRISHNA K V S
Date: 2025.08.13 12:29:49 +05'30'

Gopala Krishna K V S
Assistant Vice President

ANNEXURE IX: ENGAGEMENT LETTER FOR APPOINTMENT OF DEBENTURE TRUSTEE

APPENDED OVERLEAF

VISTRA

11th August, 2025

Kosamattam Finance Limited
Kosamattam MKC Buildings,
Market Junction, M L Road,
Kottayam – 686001
Kerala, India.

Kind Attention: Mr. Mathew K. Cherian, Managing Director

Re: Offer Letter for the appointment of Debenture Trustee for the proposed issue of Listed Secured NCD's by private placement

Dear Sir,
This is with reference to the captioned subject. **Vistra ITCL (India) Limited** is in principle agreeable to act as a Debenture Trustee for the captioned transaction.

In the context, please find enclosed herewith the following:

(1) Terms of Engagement of VISTRA ITCL – **Annexure I**
(2) Brief understanding of the transaction – **Annexure II**
(3) Other Terms and Conditions – **Annexure III**
(4) Requirements prior to execution of documents – **Annexure IV**

Kindly acknowledge and return a duplicate copy of this letter by fax / courier as a token of your acceptance of the terms. Should you require any clarifications please do not hesitate to contact the undersigned.

We look forward to working with your organization and building a long standing, mutually beneficial relationship

It may be noted that this letter of offer does not construe "Consent Letter" confirming that VISTRA ITCL is acting debenture trustee for the said transaction. The consent letter will be issued after execution of a Debenture Trustee Appointment Agreement between ourselves.

This offer letter is only for purpose of acceptance of the commercial terms of appointment.

Yours sincerely,
For Vistra ITCL (India) Limited

Vistra ITCL (India) Limited

_____
Authorized Signatory

Accepted
For Kosamattam Finance Limited

KOSSAMATTAM FINANCE LTD.

_____
Authorized Signatory

VISTRA

Annexure I
Terms of Engagement of Vistra ITCL (India) Limited (VISTRA ITCL)

"Trustee Remuneration"

As a Debenture Trustee:

1. Acceptance Fee: Onetime fee of **INR 70,000/-** payable on acceptance of the offer.
2. Review Fee: Onetime fee of Rs. NIL/- payable on delivery of the first draft of the documents reviewed listed in Annexure II:
3. Annual Fee: **INR 90,000/-** payable annually in advance starting from the date of execution of the Debenture trustee appointment agreement till the Debentures under the Trust Deed are fully repaid & forms for release of charge for the relevant issuances covered by the trust deeds are filed.
4. Additional Fee *(if applicable): In the event of default or in case of enforcement of security, a minimum fee of Rs. 5 Lakhs shall be payable in advance by the Lender/Investor towards assistance in initiation of any proceedings.

*In case VISTRA ITCL is appointed for carrying out full enforcement process/default management, the fee shall be decided based on scope of work envisaged at the time of enforcement / default

The fees agreed herein above shall be valid for the transaction documents to be executed within a period of 3 months from the date of acceptance of this offer letter. Fees as regards any work whether or not part of scope of services, beyond the time period of 3 months shall be mutually agreed.

The acceptance fee as above is to be paid in advance on acceptance of this offer letter. The Review fees would be due and payable at the time of circulation of first draft of the documents reviewed. These fees are not dependent on execution of transaction documents or completion of the transaction.

The above fee (commencing from point no. 1 to 4) are exclusive of Goods and Service Tax and cess, Registration charges of Central Registry etc. as levied by the Government and Out of Pocket expenses like Audit fee, Legal counsel fee, Travelling expenses or any other. The same shall be charged after/with prior information/notice to the client.

The annual fee shall commence from the date of execution of first Debenture Trust Deed and would be applicable till the debentures are fully repaid under all existing trust deeds and forms for release of charge for the relevant issuances covered by the trust deeds are filed .

The annual fee shall be revised every two years considering the increase in scope of work and/or tenure, regulatory amendments, increase in risk profile and inflation, increase in number of contributors/investors and/or assets under management.

Any fee paid pursuant to the above shall be non-refundable and shall be in addition to any amount that may be payable / reimbursed specifically under the provisions of the Financing Documents.

The Company shall pay VISTRA ITCL on the expiry of 45 (Forty Five) Days from the Invoice Date for payment, in addition to the stipulated Trustee Remuneration as detailed herein, penalty at the rate of 18% per annum, compounded on a monthly basis on the defaulted amounts, in the event of default in payment of Trustee Remuneration pursuant to the Trust Deed, during the period of default.

All charges mentioned in the offer letter are applicable for the issue size/number of investors/service/documentation requirements as mentioned in this letter. Any further issuance; any additional requirements, documentation over & above mentioned in this offer would attract fresh charges.

Accepted
For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD

Vistra ITCL India Limited

Authorized Signatory

VISTRA

Annexure II

Brief understanding of the Transaction

Particulars of the Transaction	**Appointment of Debenture Trustee for the proposed issue of Listed Secured NCD's by private placement**
Type & Structure of Debenture	Secured NCD's
Listed / Unlisted	Listed
Tenor & Total Amount	• **Tenure**: As per the offer document to be approved by the Board of directors or Committee of the Board • **Amount**: **INR 150 crore**
Proposed Issue Open Date	To be decided
Arranger/Distributor to the Debentures	N.A.
Proposed Security for the Debentures	As per Term Sheet
Role of VISTRA ITCL	VISTRA ITCL shall act as a Trustee for the Debentures and hold the security for and on behalf of the subscribers to the Debentures
Review Scope	Maximum of 3 versions of transactional documents shall be reviewed.
Scope of Work for Annual Fee	1. Monitoring of covenants, QCRs, DRR, Insurance policy, asset cover, pledge share adequacy, interest servicing and redemption, credit rating, end use certificate. 2. Security creation - perfection, pari-passu NOCs, CERSAI in case of MOE, ROC filings 3. Release of security after receipt of No-dues 4. Compliance for listing of NCDs

It may be noted that above referred terms are only indicative and not exhaustive. The details terms and conditions shall be recorded in the Debenture Trustee Appointment Agreement/ Debenture Trust Agreement /Debenture Trust Deed. Preparation/ Vetting of the First Draft of the documents will take at least two working days after receipt of the signed term sheet & acceptance of VISTRA ITCL offer from the Issuer/Subscriber

Accepted
For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD.

Vistra ITCL (India) Limited

Authorized Signatory

VISTRA

Annexure III

Other Terms and Conditions

(1) The Client (Company) may not assign or transfer any of its obligations under this letter

(2) This letter shall ensure to the benefit of the Debenture Trustee and their respective successors and assigns

(3) The Debenture Trustee may assign any or all of its rights and (if any) obligations under this letter to any successor Debenture Trustee appointed in accordance with the terms of the Subscription Documents

(4) This letter may only be amended (and the provisions hereof may only be waived) by agreement in writing among all of the parties hereto

(5) The liability of VISTRA ITCL, its officers, employees, directors, agents as a Service Provider shall be limited to the extent of fee charged by VISTRA ITCL.

(6) This offer of services is subject to the management approval of VISTRA ITCL including Compliance and KYC clearance

(7) The implications of the service offering and structuring thereof would depend and vary on the laws prevalent at any point of time.

(8) This offer is valid for 60 days from the date of this offer.

(9) In case of listed debenture issues, at the request of the issuer company VISTRA ITCL may issue an in principle consent letter to be furnished to the exchange however the same shall be subject to the condition that mutually agreed debenture trustee appointment agreement is entered into before the issue opening date.

(10) VISTRA ITCL shall commence it services only upon receipt of documents under serial number 1 & 2 stated in Annexure IV.

(11) The terms & conditions of this offer letter shall be in addition to the terms & conditions of the transaction documents to be executed. In the event of any contradicting terms & conditions, the terms of this letter shall prevail.

Accepted
For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD.

Vistra ITCL (India) Limited

Authorized Signatory

VISTRA

Annexure IV

Standard requirements prior to execution of documents

For drafting or preparation or vetting of documents as the case may be, VISTRA ITCL will require the following documents:

1. Signed Term Sheet / IM /Debenture Subscription Agreement / Disclosure Documents / Any other documents offering the debenture for subscription

2. Completion of VISTRA ITCL KYC requirements

3. All documents enclosed in the checklist that would be forwarded by VISTRA ITCL

4. Charges / Payments towards settlement of the trust

Please Note: The above list is not exhaustive & binding at this stage. The appropriate list for the particular transaction shall be provided at the time of documentation.

Accepted
For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD.

Vistra ITCL (India) Limited

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Authorized Signatory

ANNEXURE X – CONSENT LETTER FROM LEAD MANAGER

August 11, 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

ANNEXURE XI- IN PRINCIPAL LISTING APPROVAL

APPENDED OVERLEAF

BSE
The Power of Vibrance

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