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

KEY INFORMATION DOCUMENT

A public limited company incorporated under the Companies Act, 1956 (registered as a non-banking financial company within the meaning of the Reserve Bank of India Act, 1934 (2 of 1934) and validly existing under the Companies Act, 2013.

Key Information Document for issue of Debentures on a Private Placement basis dated: August 04, 2025

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

PERMANENT ACCOUNT NUMBER: AACCK4277A

Series I -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES")

Series II -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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):

S. No	Particulars	Relevant Disclosure
1.	**Details of debenture trustee for the Issue:**	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 Email address: itclcomplianceofficer@vistra.com Contact Person: Mr. Jatin Chonani SEBI Registration Number: IND000000578
2.	**Details of credit Rating Agent for the Issue:**	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.	**Date of Key Information Document**	August 04,2025
4.	**Type of Key Information Document**	This Key Information Document is being issued in relation to the private placement issue of Debentures
5.	**The nature, number, price and amount of securities offered and issue size, as may be applicable**	**Series I -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES") **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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")
6.	**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
7.	**Details of Registrar to the Issue:**	KFINTECH Name: KFin Technologies Limited Address: Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032 Telephone Number: +91-40-67162222 /7961 1000 Fax Number: +91 40 2343 1551 Website: www.kfintech.com Email address: einward.ris@kfintech.com Contact Person: Gopala krishna K V S SEBI Registration Number: INR000000221
8.	Details of the Arranger	a.k.

		A K Capital Services Limited Address: 601-602, 6th floor, Windsor, off CST Road, Kalina, Santacruz – (East), Mumbai – 400 098 Webdite: www.akgroup.co.in Email: compliance@akgroup.co.in Tel No.: +91-22-67546500 Contact Person: Mr. Subodh More
9.	**Statutory Auditor**	M/s. Cheeran Varghese & Co, Chartered Accountants Address: "Cheeran" 1st Cross Road Mundupalam, Trissur, 680001 Telephone: 0487 2423721 Email: cheeranllp@gmail.com Contact Person: Ashok V Cheeran Peer Review Certificate No.: 015674
10.	**Previous Statutory Auditor (Who had audited the Financials for the financial year ended March 31, 2022, March 31, 2023 and March 31, 2024**	SGS & Company Address: X/657/B, CA-MED Tower, Pallikkulam Road, near Chaldean Centre, Thriss Kerala 680001 Email id: sgsandcompanytcr01@gmail.com Peer Review Certificate No.: 013176
11.	**Issue Schedule (Deemed)**	Date of opening of the Issue: Series I Debentures: August 06, 2025 Series II Debentures: August 06, 2025 Date of closing of the Issue: Series I Debentures: August 06, 2025 Series II Debentures: August 06, 2025 Date of earliest closing of the Issue (if any): NA Pay-in date: Series I Debentures: August 07, 2025 Series II Debentures: August 07, 2025 Deemed Date of Allotment for this NCD Issuance: Series I Debentures: August 07, 2025 Series II Debentures: August 07, 2025 Final Redemption Date: Series I Debentures: February 07, 2028 Series II Debentures: August 07, 2028
12.	**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.
13.	**All the ratings obtained for the private placement of Issue**	IND A/Stable from India Ratings & Research Limited

14.	**The name(s) of the stock exchanges where the securities are proposed to be listed, subject to change**	The Debentures shall be listed on the Wholesale Debt Market segment of the Bombay Stock Exchange (BSE 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.
15.	**The details about eligible investors;**	The following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of the Bonds 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 ("**Eligible Investors**"): Qualified Institutional Buyers ("**QIBs**") means the following entities: a) A mutual fund, venture capital fund, Alternative Investment Fund and Foreign Venture Capital Investor registered with SEBI; b) Foreign portfolio investor other than individuals, corporate bodies and family offices; c) a Public Financial Institution; d) a Scheduled Commercial Bank; e) a multilateral and bi-lateral development financial institution; f) a State Industrial Development Corporation; g) An insurance company registered with Insurance Regulatory and Development Authority of India; h) A Provident Fund with minimum corpus of Rs.25 Crores i) A Pension Fund with minimum corpus of Rs.25 Crores j) National Investment Fund set up by resolution No: F.No.2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; k) An insurance fund set up and managed by Army, Navy / Air force of the Union of India; l) Insurance funds set up and managed by the Department of Posts, India; and m) Systemically important Non- Banking Financial Companies. Any non-QIB including *inter-alia* resident individual investors, Hindu Undivided Families (excluding minors and NRIs), Partnership Firms and Limited Liability partnership firms, Trusts (including public charitable trusts), association of persons, societies registered under the Applicable Laws in India, companies, bodies corporate etc., who/ which has been authorized by the Issuer, to participate in a particular issue on the EBP platform. The advisor(s)/ arranger(s)/ placement agent(s), broker(s) associated with the Issue and/or their affiliates/ subsidiaries/ associates/ group companies and/or their promoters/ directors/ key managerial personnel/ officers/ employees may subscribe to the Issue as the applicable laws including but not limited to (i) SEBI (Merchant Bankers) Regulations, 1992 and Code of Conduct specified therein; (ii) Securities and Exchange Board of India (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue. Note: Participation by Eligible 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.
16.	**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
17.	**Nature and issue**	**Series I -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" /

<table>
<tr><td></td><td>size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable</td><td>"DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES")

Series II -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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")

BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")</td></tr>
<tr><td>18.</td><td>Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:</td><td>Not Applicable</td></tr>
<tr><td>19.</td><td>Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the Key Information Document on the Electronic Book Provider Platform, if applicable.</td><td>The final subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the Electronic Book Platform ("EBP"), they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:

<table>
<tr><td>Details of size of the Issue including green shoe option, if any</td><td>Total Issue size of Issue:
SERIES I Debentures: -₹ 50,00,00,000 (Indian Rupees Fifty crore only)

SERIES II Debentures -₹ 50,00,00,000 (Indian Rupees Fifty crore only)</td></tr>
<tr><td>Deemed Bid opening and closing date</td><td>August 06,2025</td></tr>
<tr><td>Minimum Bid lot</td><td>The minimum application size for the Issue shall be 100 (One Hundred) Debentures and in multiples of 1 (One) Debenture thereafter.</td></tr>
<tr><td>Manner of bidding in the Issue</td><td>Open</td></tr>
<tr><td>Manner of allotment in the Issue</td><td>Multiple Yield Allotment</td></tr>
<tr><td>Manner of settlement in the Issue</td><td>Through the Clearing Corporation</td></tr>
<tr><td>Settlement cycle</td><td>T+1</td></tr>
</table></td></tr>
<tr><td>20.</td><td>Specific declaration requested by BSE: non-equity regulatory capital</td><td>This issue of Debentures form part of non-equity regulatory capital mentioned under Chapter V of the SEBI ILNCS Regulations.

The face value of each Debenture is INR 1,00,000- (Indian Rupees One Lakh Only)</td></tr>
</table>

Background

This Key Information Document (as defined below) is related to the Issue of Up To;

Series I -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES")

Series II -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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")

In A Dematerialised Form on A Private Placement Basis by Kosamattam Finance Limited (the '**Issuer'** or **Company**) and contains relevant information and disclosures required for the purpose of issuing of the Debentures and must be read along with the General Information Document issued by the Issuer. The issue of the Debentures comprised in the Issue and described under this Key Information Document has been authorised by the resolutions passed by the shareholders of the Issuer on March 09,2023, the Board of Directors of the Issuer on July 24,2025, Debenture Committee on July 26,2025 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 09TH AUGUST 2021, AS AMENDED FROM TIME TO TIME, READ WITH THE CIRCULARS ISSUED THEREUNDER; THE MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, 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 06,2025
Deemed Issue Closing Date	August 06,2025
Deemed Pay In Date	August 07,2025
Date of Allotment for this NCD Issuance	August 07, 2025

Listing

The Debentures are proposed to be listed on the wholesale debt market of the BSE. The Issuer has obtained an in-principal approval in relation to the General Information Document from the Stock Exchange on December 5, 2024.

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

Issuer's Absolute Responsibility:

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

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

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

Business Day	Means any day, other than a public holiday under Section 25 of the Negotiable Instruments Act, 1881 or a Sunday, on which banks are open for general business in Mumbai;
Conditions Precedent	means the conditions precedent set out under the heading in Section 2.5 (Issue Details) of this Key Information Document.
Conditions Subsequent	Means the conditions subsequent set out in Section 2.5 (Issue Details) of this Key Information Document
Coupon Payment Dates	The Coupon shall be payable on a monthly basis. The Coupon Payment Dates are specifically set out in Annexure IV hereto.
Coupon Rate	SERIES I DEBENTURES-10.62% (ten Decimal six two Percent) per annum payable monthly 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'. SERIES II DEBENTURES -10.62% (ten Decimal six two Percent) per annum payable monthly 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	Vistra ITCL (India) Limited. A copy of the consent letter has been annexed hereto in **Annexure II** of this Key Information Document. Further, a copy of the due diligence certificate is set out in **Annexure VII** of this Key Information Document hereto.
Debenture Trustee Agreement	means the agreement executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures dated, 2025.
Debentures	**Series I -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES") **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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") in A Dematerialised Form on A Private Placement Basis (The "Issue") (Hereinafter Referred to as "Debentures" / "NCDs") By Kosamattam Finance Limited (The "**Company**") Or ("**Issuer**")
Deed of Hypothecation	Wherever applicable, shall mean the unattested deed of hypothecation dated on or around the date of the Debenture Trust Deed to create a first ranking *pari-passu* charge over the Hypothecated Assets, to be executed between the Issuer and the Debenture Trustee to secure the Payment Obligations in relation to the Debentures.
Deemed Date of Allotment	August 07,2025
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	AK Capital Finance Limited, Axis Bank, Bajaj Finance Limited, Bandhan Bank, Bank of Baroda, Bank of Maharashtra, Canara Bank, Capital Small Finance Bank Ltd, City Union Bank, CSB Bank, DCB Bank, Dhanlaxmi Bank, Equitas Small Finance Bank, ESAF, Federal Bank, HDFC, Hero Fincorp Limited, IDFC First Bank, Indian Bank, Indian Overseas Bank, Indusind Bank, Jana Small Finance Bank, Karnataka Bank, Karur Vysya Bank, Kerala Financial Corporation, Kisetsu Saison Finance (India) Private Limited, Kookmin Bank, Kotak Mahindra Bank, Northern Arc, Oxyzo Financial Services Ltd, Poonawalla Fincorp Limited, Punjab National Bank, SBM Bank (India) Limited, South Indian Bank, Standard Chartered Bank, State Bank of India, STCI Finance Limited, TATA Capital Limited, UCO Bank, Ujjivan Small Finance Bank, Union Bank of India, Utkarsh Small Finance Bank Ltd, Vivriti Capital, Woori Bank, Yes Bank, Vistra ITCL(India) limited and Vardhman Trusteeship Private Limited.
Final Redemption Date	SERIES I DEBENTURES -February 07, 2028 SERIES II DEBENTURES - August 07, 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*).
Ind- Ra	India Ratings and Research Private Limited
Issue	means the private placement of the Debentures.
Deemed Issue Closing Date	August 06,2025
Deemed Issue Opening Date	August 06,2025
Key Information Document	This Key Information Document dated August 04,2025
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	has the meaning given to it in the Section 2.5 (*Issue Details*).
Net Worth	has the meaning given to it in the Section 2.5 (*Issue Details*).
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: a) If, at any time, a Payment Default occurs, the Issuer agrees to pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding NCDs (including the Outstanding Principal Amounts and any accrued but unpaid interest) from the date of occurrence of such Payment Default until such default is cured or the Debentures are fully redeemed. b) In case delay in execution of Debenture Trust Deed (DTD) and/ or Deed Of Hypothecation (DOH) and/or perfection of the Security over the Hypothecated Assets by filing CHG-9 Form with ROC within requisite timelines, then the Issuer shall pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding under the NCDs (including the Outstanding Principal Amounts and any accrued interest) from the Issue Closure Date until such time DTD and/or DOH is executed and /or perfected. c) If, at any time, any other Event of Default occurs, breach of any terms/ covenant (not limited to Financial Covenant, Holding & Management Covenant, Rating Covenant, Reporting Covenant), obligation, representation or warranty of the Issuer and any other obligations of the Issuer under the Transaction Documents, the Issuer agrees to pay an additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts

	outstanding from the date of occurrence of such a breach/default, until the Debentures are fully redeemed or till the covenants criteria has been replenished.
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	has the meaning given to it in the Section 2.5 (*Issue Details*).
Rating	IND A/Stable
Rating Agent	India Ratings and Research Private Limited
Record Date	A Register of Debenture Holders shall be maintained in accordance with Section 88 of the Companies Act, 2013 and the Register of Debenture Holders/the Register of Beneficial Owners, shall be closed 15 (Fifteen) Calendar days prior to each Due Date.
Redemption Date	means each of the Final Redemption Date and the dates on which a Redemption Payment is required to be made as more particularly set out in Annexure IV this Key Information Document.
Redemption Payment	means the payment of the Outstanding Principal Amounts of the Debentures on the Redemption Dates (including the Final Redemption Date) or any other date in accordance with the Debenture Trust Deed.
R&T Agent/Registrar	shall mean KFin Technologies Limited, a company incorporated and validly existing under the Companies Act, 2013 with corporate identification number L72400TG2017PLC117649 and having its registered office at Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Rangareddi, Hyderabad Telangana – 500032, India.
Security Cover	has the meaning given to it in the Section 2.5 (*Issue Details*).
Stock Exchange	shall mean BSE
SEBI Debenture Trustees Master Circular	shall mean a master circular dated 31st March 2023 issued by SEBI titled "Master Circular for Debenture Trustees", bearing reference number SEBI/HO/DDHS/P/CIR/2023/50 under SEBI (Debenture Trustee) Regulations, 1993 and updated as on July 6, 2023, SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, as amended from time to time
Transaction Documents	The documents executed or to be executed in relation to the issuance of the Debentures as more particularly set out in Section 2.5 of this Key Information Document.
WDM	Wholesale Debt Market segment of the BSE

SECTION 2: REGULATORY DISCLOSURES

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

2.1 Expenses of the issue:

(₹ in Lakhs)

Particulars of expenses	Amount	Percentage of total expenses	Percentage of total issue size
Lead Manager Fees/Arranger Fees	73	22.29	0.73
Underwriting Commission	0	0	0
Brokerage, selling commission and upload fees	0	0	0
Fees payable to the registrar to the issue	0.29	0.08	0.002
Fees payable to the legal advisors	0	0	0
Advertising and marketing Expenses	0	0	0
Fees payable to the regulators including stock exchange	2.56	0.78	0.025
Expenses incurred on printing and distribution of issue stationary	0	0	0
Any other fees, commission or payments under whatsoever nomenclature	250	76.34	2.5
Trustee Remuneration	1.6	0.48	0.016
Total	**327.45**	**100**	**3.27**

#The Issue expenses are calculated on the Issue Size. The Taxes as applicable on the expenses mentioned above shall be remitted by the Issuer separately. The issue expenses as mentioned herein are subject to change.

* As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no Lead Manager fees, Underwriting Commission, Brokerage, selling and upload fees and specific advertising and marketing expenses are envisaged to be payable in respect of such issue of Debentures.

** As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no specific expenses are envisaged to be incurred on printing and distribution of issue stationary in respect of such issue of Debentures.

Note: Issuer may remit Issue related expenses including but not limited to the fees/ charges / arrangers fees/ advisory fees/ brokerage / selling commission / marketing/ advertising fees, distribution fees/ any other miscellaneous fees directly or indirectly to any intermediary (ies) appointed by the Issuer or any other representative/s / agent/s as may be appointed by the intermediary (ies) who may further utilize the same, for marketing purposes, including distributor payouts, either in full or part. Such fees may be finalised depending upon number of factors including but not limited to issue subscription, market conditions, terms of the issue, nature and scope of assignment, profile of counter party etc.

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

Before the issue	4.97
After the issue	5.06

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

Not Applicable

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

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

Coupon and all other charges shall accrue based on actual/actual day count convention in accordance with Chapter III (Day count convention, disclosure of cash flows and other disclosures in the offer document) of the SEBI Master Circular, Security as may be amended and modified from time to time.

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

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

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

Security Name (Name of the non-convertible securities which includes (Coupon/ dividend, Issuer Name and maturity year) e.g. 8.70% XXX 2015.	**Series I 10.62% Kosamattam Finance Limited February 2028** **Series II 10.62% Kosamattam Finance Limited August 2028**
Issuer / Company	**Kosamattam Finance Limited ("Issuer"/"Company"/"KFL")**
Type of Instrument	Senior, Secured Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" / "Debentures")
Nature of Instrument (Secured or Unsecured)	Secured
Seniority (Senior or Subordinated)	Senior
Mode of Issue	Private placement
Promoter & Promoter Group	• Mr. Mathew K. Cherian (DIN: 1286073) – Managing Director • Ms. Laila Mathew (DIN: 1286176) – Whole-Time Director • Such Promoter group shall have the meaning as defined under Companies Act, 2013 and as defined under applicable laws.
Eligible Investors	The following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of the Bonds 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 ("**Eligible Investors**"): Qualified Institutional Buyers ("**QIBs**") means the following entities: n) A mutual fund, venture capital fund, Alternative Investment Fund and Foreign Venture Capital Investor registered with SEBI; o) Foreign portfolio investor other than individuals, corporate bodies and family offices; p) a Public Financial Institution; q) a Scheduled Commercial Bank; r) a multilateral and bi-lateral development financial institution; s) a State Industrial Development Corporation; t) An insurance company registered with Insurance Regulatory and Development Authority of India; u) A Provident Fund with minimum corpus of Rs.25 Crores v) A Pension Fund with minimum corpus of Rs.25 Crores w) National Investment Fund set up by resolution No: F.No.2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; x) An insurance fund set up and managed by Army, Navy / Air force of the Union of India;

	y) Insurance funds set up and managed by the Department of Posts, India; and z) Systemically important Non- Banking Financial Companies. Any non-QIB including *inter-alia* resident individual investors, Hindu Undivided Families (excluding minors and NRIs), Partnership Firms and Limited Liability partnership firms, Trusts (including public charitable trusts), association of persons, societies registered under the Applicable Laws in India, companies, bodies corporate etc., who/ which has been authorized by the Issuer, to participate in a particular issue on the EBP platform. The advisor(s)/ arranger(s)/ placement agent(s), broker(s) associated with the Issue and/or their affiliates/ subsidiaries/ associates/ group companies and/or their promoters/ directors/ key managerial personnel/ officers/ employees may subscribe to the Issue as the applicable laws including but not limited to (i) SEBI (Merchant Bankers) Regulations, 1992 and Code of Conduct specified therein; (ii) Securities and Exchange Board of India (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue. Note: Participation by Eligible 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.	
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing)	a. The NCDs are proposed to be listed on the WDM of the BSE. The NCDs shall be listed within 3 (Three) working days from the Issue Closure Date ("Listing Period"). b. The Issuer shall ensure that the Debentures continue to be listed on the wholesale debt market segment of the BSE. c. In the event there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, a penal interest of 1% (One Percent) p.a. over the applicable Coupon Rate from the Deemed Date of Allotment until the listing of the Debentures is completed.	
Rating of the Instrument (Rating)	"IND A/Stable" (Pronounced as "India Ratings A with a Stable Outlook") by India Ratings & Research Limited 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.	
Credit Rating Agency	India Ratings & Research Limited	
Debenture Trustee	Vistra ITCL (India) limited	
Registrar & Transfer Agent	KFin Technologies Limited	
Total Issue Size	Up to Rs. 100,00,00,000 /- (Rupees One Hundred Crores Only)	
Series	Series I Debentures	Series II Debentures
Series Issue Size	Rs. 50,00,00,000/- (Rupees Fifty Crores Only))	Rs. 50,00,00,000 /- (Rupees Fifty Crores Only)
Option to Retain Over Subscrption	NA	NA
Face Value	Rs. 1,00,000/- per Debenture	Rs. 1,00,000/- per Debenture
Issue Price	Rs. 1,00,000/- per Debenture	Rs. 1,00,000/- per Debenture
Tenor	30 Months	36 Months
Coupon Type	Fixed	Fixed
Coupon Rate	10.62% (ten Decimal sixty two Percent) per annum payable monthly	10.62% (ten Decimal sixty two Percent) per annum payable monthly
Coupon Payment Frequency	Monthly and on Redemption Date	Monthly and on Final Redemption Date
Coupon Payment Date	The Coupon shall be payable on a monthly basis. The Coupon Payment Dates are specifically set out in Annexure I hereto.	The Coupon shall be payable on a monthly basis. The Coupon Payment Dates are specifically set out in Annexure I hereto.

<table>
<tr><td>Cumulative / Non-Cumulative, in case of dividend</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Coupon Rate Reset Date</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Coupon Reset Process / Spread Reset Process (including rates, spread, effective date, interest rate cap and floor etc.).</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Redemption</td><td>Bullet, at Par</td><td>In quarterly redemption starting from the end of 30th,33rd & 36th month from the Deemed Date of Allotment as mentioned below:<table><tr><td>Month</td><td>Redemption Amt (Per NCD)</td></tr><tr><td>Feb 07, 2028</td><td>Rs. 30,000/- per NCD</td></tr><tr><td>May 07, 2028</td><td>Rs. 30,000/- per NCD</td></tr><tr><td>Aug 07, 2028</td><td>Rs. 40,000/- per NCD</td></tr></table></td></tr>
<tr><td>Redemption Premium/ Discount</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Redemption Date</td><td>February 07, 2028</td><td>August 07, 2028</td></tr>
<tr><td>Discount at which security is issued and the effective coupon as a result of such discount.</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Put Option</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Put Option Date</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Put Option Price</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Call Option</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Call Option Date</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Call Option Price</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Call Notification Time (Timelines by which the investor need to intimate Issuer before exercising the call)</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>Minimum Subscription</td><td colspan="2">The minimum application size for the Issue shall be 100 (One Hundred) Debentures and in multiples of 1 (One) Debenture thereafter.</td></tr>
<tr><td>Objects of the Issue / Purpose for which there is requirement of funds</td><td colspan="2">The Issue Proceeds equivalent to 100% of the funds raised by the Issue will be utilized towards the on-lending purpose.

The Issuer shall not use the proceeds of the Issue towards:
a. Any capital market instrument such as equity, debt, debt linked and equity linked instruments or any other capital market related activities;
b. Any speculative purposes;
c. Investment in the real estate sector, including the acquisition of land, and/or any other real estate business. The expression "real estate business" has the meaning given to it in the Foreign Exchange Management (Non-Debt Instruments) Rules, 2019;
d. Providing/extending unsecured loans/consumer credit or making any inter-corporate</td></tr>
</table>

	deposits to/in any subsidiary and/or associate Issuer; e. Providing any bill discounting facilities; f. making any repayment of any loans availed from its directors and/or Promoters; g. in contravention of any Applicable Law (including but not limited to the NBFC Directions and the guidelines, rules or regulations of the RBI applicable to non-banking financial companies.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group Issuer' then disclosures shall be made in the following format:	Not Applicable
Details of the Utilization of the issue proceeds	The Issue Proceeds equivalent to 100% of the funds raised by the Issue will be utilized towards the on-lending purpose. The Issuer shall not use the proceeds of the Issue towards: a. Any capital market instrument such as equity, debt, debt linked and equity linked instruments or any other capital market related activities; b. Any speculative purposes; c. Investment in the real estate sector, including the acquisition of land, and/or any other real estate business. The expression "real estate business" has the meaning given to it in the Foreign Exchange Management (Non-Debt Instruments) Rules, 2019; d. Providing/extending unsecured loans/consumer credit or making any inter-corporate deposits to/in any subsidiary and/or associate Issuer; e. Providing any bill discounting facilities; f. making any repayment of any loans availed from its directors and/or Promoters; g. in contravention of any Applicable Law (including but not limited to the NBFC Directions and the guidelines, rules or regulations of the RBI applicable to non-banking financial companies.
Step Up Coupon Rate	In case of downgrade of the Credit Rating/Outlook or assignment of any new credit rating which is lower than the Credit Rating/Outlook of the Debentures/Issuer, as on the Deemed Date of Allotment, the Coupon Rate for the balance period would increase by 0.75% for each notch downgrade in credit rating and the same will be with effect from the credit rating downgrade date ("Step Up Coupon Rate"). In case, credit rating from multiple rating agencies is available, upon the downgrade, the lowest rating available for long term borrowing shall be considered for the purpose of calculation of the effective Step up Coupon Rate.
Day Count Basis (Actual/Actual)	Coupon and all other charges shall accrue based on an actual/actual basis.
Interest on Application Money	At the Coupon rate (subject to deduction of tax at source, as applicable) from the date of realization of cheque(s)/ demand draft(s)/ RTGS up to one day prior to 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 Coupon Rate	Without prejudice to the other rights of the Debenture Trustee (including the right to call an Event of Default): d) If, at any time, a Payment Default occurs, the Issuer agrees to pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding NCDs (including the Outstanding Principal Amounts and any accrued but unpaid interest) from the date of occurrence of such Payment Default until such default is cured or the Debentures are fully redeemed. e) In case delay in execution of Debenture Trust Deed (DTD) and/ or Deed Of Hypothecation (DOH) and/or perfection of the Security over the Hypothecated Assets by filing CHG-9 Form with ROC within requisite timelines, then the Issuer shall pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding under the NCDs (including the Outstanding Principal Amounts and any accrued

	interest) from the Issue Closure Date until such time DTD and/or DOH is executed and /or perfected. f) If, at any time, any other Event of Default occurs, breach of any terms/ covenant (not limited to Financial Covenant, Holding & Management Covenant, Rating Covenant, Reporting Covenant), obligation, representation or warranty of the Issuer and any other obligations of the Issuer under the Transaction Documents, the Issuer agrees to pay an additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding from the date of occurrence of such a breach/default, until the Debentures are fully redeemed or till the covenants criteria has been replenished.
Issue Timing	
1. Issue Opening Date	August 06, 2025
2. Issue Closing Date	August 06, 2025
3. Date of earliest closing of the issue, if any.	NA
4. Pay-in Date	August 07, 2025
5. Deemed Date of Allotment	August 07, 2025
Settlement Mode of the Instrument	All coupon, principal repayments, additional coupon and other amounts, if any, payable by the Issuer to the Debenture Holders shall be paid to the Debenture Holders by electronic mode of transfer like RTGS/NEFT/direct credit to such bank account within India as the Debenture Holders' inform the Issuer in writing and which details are available with the Registrar.
Depository	NSDL and CDSL
Disclosure of Interest/Dividend/ redemption dates	Please refer Annexure I for the indicative cash flows.
Record Date	A Register of Debenture Holders shall be maintained in accordance with Section 88 of the Companies Act, 2013 and the Register of Debenture Holders/the Register of Beneficial Owners, shall be closed 15 (Fifteen) Calendar days prior to each Due Date.
All covenants of the Issue (including side letters, accelerated payment clause etc.)	There are no other covenants other than as prescribed in the Debt Disclosure Documents.
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/ Placement Memorandum.	The outstanding NCD amount, together with coupon, default interest remuneration of the Trustee, charges, fees, expenses and all other monies due from the Issuer, shall be secured by (to the satisfaction of the NCD holders): a. First pari-passu charge via a deed of hypothecation over asset portfolio of receivables including present and future of the Issuer ("Hypothecated Assets") with a security cover of 1.10 times ("Minimum Security Cover") to be maintained on the Outstanding Principal Amounts of the NCDs along with coupon thereon at all times during the tenor of the NCDs. ("Security"). The Minimum Security Cover shall be calculated on the basis of the outstanding principal amount/s on the Hypothecated Assets ("Security"). The Issuer shall execute the Debenture Trust Deed and Deed of Hypothecation prior to the Deemed Date of Allotment and perfect the Security over the Hypothecated Assets by filing form CHG-9 with the Registrar of Companies (ROC) with 30 (Thirty) calendar days from execution of the Deed of Hypothecation.

	Eligibility Criteria for the Hypothecated Assets to be considered at all times during the tenor of the NCDs 1. The Hypothecated Assets shall be Standard. 2. Hypothecated Assets are existing at the time of selection, and have not been terminated or prepaid; 3. The Hypothecated Assets being charged must comply with all extant 'know your customer' master directions specified by RBI; 4. Receivables from related parties shall not be included in Hypothecated Assets. In case of the replacement of Security or in the event of any fall in the Security Cover below the Minimum-Security Cover, the Issuer shall be obliged to reinstate the Security Cover to at least the Minimum-Security Cover in terms of the Deed of Hypothecation, within 15 (Fifteen) calendar days from the date of such fall in the Security Cover. The Company shall execute such deeds, documents and writings and do such acts and things in this regard as may be required by the Debenture Trustees. Without prejudice to the obligation of the Issuer in terms of the foregoing, the Issuer shall be liable to pay minimum 2% (Two percent) per annum additional coupon, over and above the applicable Coupon Rate from the date on which the Security Cover falls below the Minimum-Security Cover until the date on which it is reinstated in terms of the Transaction Documents.
Undertaking	The Issuer hereby undertakes that the Issuer has taken Consent / no-objection certificate (NOC) from existing charge holders for further creation of charge on the Security.
Personal Guarantee ("Guarantee(s)")	The NCDs shall be backed by an irrevocable and unconditional Personal Guarantee of Mr. Mathew K. Cherian (DIN: 1286073) and Ms. Laila Mathew (DIN: 1286176) ("Guarantor(s)") for all dues outstanding under these Debentures.
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: a. Debenture Trustee Agreement; b. General Information Document; c. Key Information Document; d. Private Placement Offer Letter (Form PAS-4); e. Debenture Trust Deed; f. Guarantee Deeds; g. Deed of Hypothecation; h. Such other documents as agreed between the Issuer and the Debenture Trustee
Conditions Precedent to Disbursement	The Company shall fulfil the following conditions precedent, to the satisfaction of the Debenture Trustee, on or prior to the Deemed Date of Allotment. a. Execution of the Transaction Documents; b. Rating Rationale and press release from the Credit Rating Agency; c. Rating Letter from the Credit Rating Agency d. Debenture Trustee Consent Letter; e. Due diligence certificate (Annexure IIA) issued by the Debenture Trustee in Master Circular as amended from time to time; f. A certified copy of the resolution of the Issuer's board of directors authorizing the issuance of the Debentures to be provided prior to the Deemed Date of Allotment; g. Duly certified true copy of KYC Documents of the Issuer along with the LEI Number, MOA, AOA, Certificate of Incorporation and RBI Registration Certificate. h. BSE in-principal approval; i. A certified copy of the resolution of the shareholders of the Issuer under Sections 180(1)(a) and 180(1)(c) of the Companies Act, 2013 to be provided prior to the Deemed Date of Allotment; j. A certified copy of resolution of the shareholders of the Issuer under Section 42 of the Companies Act, 2013; k. Latest Net worth Certificate of the Personal Guarantor(s) duly certified Independent Practicing Chartered Accountant (CA).

	l. A certificate issued by the independent chartered accountant, prior to the Deemed Date of Allotment confirming that: (A) issuance of the Debentures would not cause any borrowing, or similar limit binding on the Issuer to be exceeded; (B) execution of the relevant Security Documents and creation of the security interests, would not breach any limits under the constitutional documents of the Issuer, the terms of any other contractual arrangements entered into by the Issuer or any limits prescribed by the shareholders or board of directors of the Issuer; m. The Issuer to provide a management undertaking that all the borrowing facilities of the Issuer are standard in nature, the Issuer has not defaulted in making any payments in respect thereto and the Issuer has obtained all regulatory and statutory consents to issue Debentures.
Conditions Subsequent to Disbursement	The Issuer shall fulfill the following conditions subsequent, to the satisfaction of the Debenture Trustee, pursuant to the Deemed Date of Allotment: a. Receipt of Due diligence certificate (Annexure IIB) issued by the Debenture Trustee in accordance with the SEBI Debenture Trustee Master circular as amended from time to time; b. The Issuer shall ensure that the Debentures are credited into the beneficial owner account(s) of the Debenture within 2 (Two) Business Days from the relevant Deemed Date of Allotment; c. The Issuer will ensure listing of Debentures on the BSE within 3 (Three) working days from the Issue Closure Date; d. The Issuer shall file a copy of Form PAS-3 of the Companies (Prospectus and Allotment of Securities) Rules, 2014 with the relevant registrar of companies within 15 days from the Deemed Date of Allotment; e. Perfection of the Security over the Hypothecated Assets by filing Form CHG-9 with the Registrar of Companies within stipulated timelines. f. The Debenture Trustee to record and register creation of the charge by way of hypothecation over the Hypothecated Assets with the CERSAI within 30 days from the execution of Security Documents. g. The Issuer shall provide the details on utilisation of funds raised through the issue of Debentures duly certified by the Issuer's statutory auditor to the Debenture Trustee within stipulated timelines as mentioned in the applicable regulation; h. Execution of any other documents as the Debenture Trustee may require.
Representation & Warranties	The Issuer declares, represents and warrants to the Debenture Trustee and the Debenture Holders, as follows which representations and warranties shall be made as on the date of the Debt Disclosure Documents and shall be deemed to be repeated on each date until the Final Settlement Date: **1. Status** i. The Issuer has been duly incorporated, organized and is validly existing, under applicable law. ii. The Issuer is a non-banking financial company registered with the RBI or such other regulatory authority (if applicable) and such registration is valid and subsisting; iii. The Issuer has the corporate power, authority and all material permits, approvals, authorizations, licenses, registrations, and consents including registrations, to own and operate its assets and to carry on its business in substantially the same manner as it is currently conducted. **2. Binding Obligations** The obligations expressed to be assumed by it under the Transaction Documents are legal, valid, binding and enforceable obligations. **3. Non-conflict with other obligations** The entry into and performance by the Issuer of, the transactions contemplated by the Transaction Documents do not and will not conflict with: i. any Applicable Law (including, without limitation, any laws and regulations regarding anti-money laundering or terrorism financing, and similar financial sanctions); ii. its constitutional documents;

iii. any agreement or instrument binding upon it or any of its assets, including but not limited to any terms and conditions of the Financial Indebtedness availed of by the Issuer.

4. Power and authority

It has the power to issue the NCDs and enter into, performs and delivers, and has taken all necessary action to authorize its entry into, performance and delivery of, the Transaction Documents to which it is a party and the transactions contemplated by those Transaction Documents.

5. Validity and admissibility in evidence

All approvals, authorizations, consents, permits (third party, statutory or otherwise) required or desirable:

i. to enable it lawfully to enter into, exercise its rights and comply with its obligations in the Transaction Documents to which it is a party;
ii. to make the Transaction Documents to which it is a party admissible in evidence in its jurisdiction of incorporation; and
iii. for it to carry on its business, and which are material, have been obtained or effected and are in full force and effect.

6. No default

i. No Event of Default or potential event of default has currently occurred and is continuing or would be expected as a result from the execution or performance of any Transaction Documents or the issuance of the Debentures.
ii. No other event or circumstance is outstanding which constitutes (or which would, with the lapse of time, the giving of notice, the making of any determination under the relevant document or any combination of the foregoing, constitute) a default or termination event (however described) under any other agreement or instrument which is binding on the Issuer or any of its Assets or which might have a Material Adverse Effect.

7. Pari-Passu Ranking

i. Each Debenture 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 / lenders and shall rank pari-passu to all senior, secured indebtedness of the Issuer.
ii. Each of the Debenture Holders shall inter-se rank pari-passu in relation to their rights and benefits in relation to the Debentures, without any preference or privilege.

8. Legal / Litigation Matters

i. There are no claims, investigations or proceedings before any court, tribunal or governmental authority in progress or pending against or relating to the Issuer, which would have a Material Adverse Effect.
ii. There are no unfulfilled or unsatisfied judgments or court orders in respect of the Issuer.
iii. The Issuer has not taken any action nor has it taken any legal proceedings or other procedure or steps in relation to any bankruptcy proceedings or no order has been passed for its winding-up, dissolution or re-organization or for the enforcement of any security over its assets or for the appointment of a liquidator, supervisor, receiver, administrator, administrative receiver, trustee or other similar officer for it or in respect of its assets.

9. No misleading information

All information provided by the Issuer to the Debenture Trustee/Debenture Holders is true and accurate in all material respects as at the date it was provided or as at the date (if any) at which it is stated and is not misleading due to omission to state a fact or otherwise.

10. Compliance; Corporate Matters

i. The Issuer has complied with Applicable Law, including without limitation, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulation, 2021 and all other Applicable Law in respect of the issuance of the Debentures and for the performance of the Issuer of its obligations with respect to the Debentures, and to carry on its business.

ii. There has not been and there is no investigation or enquiry by, or order, decree, decision or judgment of any Governmental Authority issued or outstanding or to the best of the Issuer's knowledge (after making due and careful enquiry), anticipated against the Issuer which would have a Material Adverse Effect.

iii. No notice or other communication (official or otherwise) from any Governmental Authority has been issued or is outstanding or to the best of the Issuer's knowledge (after making due and careful enquiry), anticipated with respect to an alleged, actual or potential violation and/or failure to comply with any such Applicable Law or requiring them to take or omit any action.

iv. The Issuer shall complete all necessary formalities including all filings with and notices to the relevant regulatory authorities as may be required, including but not limited to the designated stock exchange (if applicable) and the ROC and obtain all consents and approvals required for the completion of the Issue.

v. All legal and procedural requirements specified in the Constitutional Documents or required under the Applicable Law have been duly complied with in all respects in relation to the issue of the Debentures.

vi. The registers and minute books (including the minutes of the board and general meetings) required to be maintained by the Issuer under Applicable Law:
   1. are up-to-date and have been maintained in accordance with the Applicable Law;
   2. comprise complete and accurate records of all information required to be recorded in such books and records; and
   3. no notice or allegation that any of them are incorrect and/or should be rectified has been received.

11. Assets

Except for the security interests and encumbrances created and recorded with the ROC (available using CIN U65929KL1987PLC004729) on the website https://www.mca.gov.in/content/mca/global/en/mca/master-data/MDS.html under the heading Index of Charges), the Issuer has, free from any security interest or encumbrance, the absolute legal and beneficial title to, or valid leases or licenses of, or is otherwise entitled to use (in each case, where relevant, on arm's length terms), all material Assets necessary for the conduct of its business as it is being, and is proposed to be, conducted.

12. Financial statements; Accounts and Records

i. Its audited financial statements most recently provided to the Debenture Trustee as of March 31, 2025 were prepared in accordance with Applicable Accounting Standards consistently applied save to the extent expressly disclosed in such financial statements.
ii. Its audited financial statements as of March 31, 2025 provided to the Debenture Trustee, give a true and fair view and represent its financial condition and operations during the Financial Year save to the extent expressly disclosed in such financial statements.
iii. The books of accounts of the Issuer have been fairly and properly maintained, the accounts of the Issuer have been prepared in accordance with Applicable Law and the Applicable

	Accounting Standards, so as to give a true and fair view of the business (including the assets, liabilities and state of affairs) of the Issuer and its subsidiaries. The Issuer has a proper, efficient and effective book-keeping and accounting system in place as well as adequate professional staff, including maintaining of accounts showing the loan drawings, payments, coupon etc. **13. Solvency** i. The Issuer is able to, and has not admitted its inability to, pay its debts as they mature and has not suspended from making payments of any of its debts and it has not been deemed by a court to be unable to pay its debts for the purposes of Applicable Law, nor will it become unable to pay its debts for the purposes of Applicable Law as a consequence of entering into the Transaction Documents. ii. The Issuer, by reason of actual or anticipated financial difficulties, has not commenced, and does not intend to commence, negotiations with one or more of its creditors with a view to rescheduling its Financial Indebtedness. iii. The value of the Assets of the Issuer is more than its liabilities (taking into account contingent and prospective liabilities) and it has sufficient capital to carry on its business. iv. No insolvency or bankruptcy process has commenced under Applicable Law in respect of the Issuer (including pursuant to the IBC and the Insolvency and Bankruptcy (Insolvency and Liquidation Proceedings of Financial Service Providers and Application to Adjudicating Authority) Rules, 2019) as amended from time to time. v. No reference has been made, or enquiry or proceedings commenced, in respect of the Issuer, before the National Companies Law Tribunal or under any mechanism or prescription of the RBI in respect of resolution/restructuring of stressed assets (including without limitation, under the Stressed Assets Framework). **14. Hypothecated Assets** i. The Hypothecated Assets are the sole and absolute property of the Issuer and the Issuer has a clear and marketable title to the Hypothecated Assets subject to pari passu charge created in favour of Banks, Financial Institutions and Debenture Trustees. ii. Other than the security interest created/to be created pursuant to the Transaction Documents, are not subject to any lis-pendens, attachment, or other order or process issued by any Governmental Authority except pari passu charge created in favour of Banks, Financial Institutions and Debenture Trustees. iii. None of the Client Loans comprising the Hypothecated Assets have been previously sold, transferred or assigned to any other bank or financial institution except pari passu charge created in favour of Banks, Financial Institutions and Debenture Trustees. iv. The Transaction Documents executed or to be executed constitute, and shall constitute legal, valid and enforceable security interest in favour of the Debenture Trustee and for the benefit of the Debenture Holders on all the assets thereby secured and all necessary and appropriate consents for the creation, effectiveness, priority and enforcement of such security have been obtained. v. The Issuer is not aware of any document, judgment or legal process or defects affecting the title, ownership of the Hypothecated Assets which has remained undisclosed and/or which may have a Material Adverse Effect. **15. Material Adverse Effect** i. No Material Adverse Effect has occurred, including without limitation, in relation to the business, condition, operations, performance or prospects of the Issuer.

ii. There are no circumstances existing which could give rise, with the passage of time or otherwise, to a Material Adverse Effect.

16. Illegality

It is not illegal or unlawful for the Issuer to perform any of its obligations under the Transaction Documents.

17. Tax Laws

i. The Issuer has complied with all the requirements as specified under the Tax laws as applicable to the Issuer in relation to returns, computations, notices and information which are, or are required to be made or given by the Issuer to any Tax authority for taxation, and for any other Tax or duty purposes, have been made and are correct.

ii. The Issuer has not received any notice of any Tax disputes or other liabilities of Taxes in respect of which a claim has been made or notice has been issued against the Issuer.

18. No Immunity

Neither the Issuer nor any of its assets are entitled to immunity from suit, execution, attachment or other legal process in its jurisdiction of incorporation. The issuance of the Debentures (and the Transaction Documents) constitutes, and the exercise of the Issuer's rights and performance of and compliance with its obligations in relation thereto, will constitute, private and commercial acts done and performed for private and commercial purposes.

19. Confirmations pursuant to the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulation, 2021, as amended from time to time:

With effect from the date of filing of the Transaction Documents as applicable with the BSE, as on the date of filing of the Debt Disclosure Documents with the BSE in accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulation, 2021:

i. the Issuer or the Promoter / Promoter Group of the Issuer, or the directors of the Issuer have not been debarred from accessing the securities market or dealing in securities by the Securities and Exchange Board of India;
ii. no Promoter of the Issuer or director of the Issuer is a promoter or director of any another Issuer which is debarred from accessing the securities market or dealing in securities by Securities and Exchange Board of India;
iii. no Promoter of the Issuer or director of the Issuer is a fugitive economic offender; and
iv. no fines or penalties levied by Securities and Exchange Board of India or designated stock exchange is pending to be paid by the Issuer.

For the purposes of this Debt Disclosure Document:

"**Material Adverse Effect**" means in relation to any entity, the effect or consequence of an event, circumstance, occurrence or condition, including change in credit rating/outlook/opinion, change in Senior Management team, change in the statutory auditor of the Company other than required by the applicable law, change in Board member which has caused, as of any date of determination, or change in applicable regulation by any regulatory authority impacting the current business model or could reasonably be expected to cause a material and adverse effect on (i) the financial condition, business or operation of the entity which in the opinion of the Debenture Holder is prejudicial to the ability of the entity to perform its obligations under the Transaction Documents; (ii) on the rights or remedies of the Debenture Holder hereunder or under any other Transaction Document (iii) Any legal or regulatory decision resulting in the debarment/suspension/revocation of the non-banking finance company license /business activities/ prohibition of further sanctions/disbursal/collections of loans of the Issuer (iv) the ability of the entity to perform its obligations under the Transaction Documents; or (v) the legality, validity or enforceability of any of the Transaction Documents or (vi)

	event, occurrence, fact, condition, change, development or effect, pending or threatened litigation, investigation or proceeding, that is or may be materially adverse for the Security. "**Final Settlement Date**" shall mean the date on which all payments have been irrevocably discharged in full and all the Debentures have been redeemed by the Issuer in full in accordance with the terms of the Transaction Documents and the Debenture Holders have provided a written confirmation of the same to the Issuer (with a copy marked to the Debenture Trustee).
Affirmative and Reporting Covenants	The Issuer hereby covenants with the Debenture Trustee that the Issuer shall at all times till the Final Settlement Date: **1. Use of Proceeds** use the proceeds of the Issue only for the Purpose and in accordance with Applicable Law and the Transaction Documents; **2. Costs and Expenses** pay all actual costs, charges and expenses in any way incurred by the Debenture Trustee towards protection of the Debenture Holders' interests, including traveling and other allowances and such taxes, duties, costs, charges and expenses in connection with or relating to the Debentures subject to such expenses, costs or charges being approved in writing by the Company before they are incurred and shall not include any foreign travel costs; **3. Payment of Rents, etc.** pay all rents, royalties, taxes, rates, levies, cesses, assessments, impositions and outgoings, governmental, municipal or otherwise imposed upon or payable by the Company as and when such amounts are payable. **4. Preserve Corporate Status** (i) diligently preserve and maintain its corporate existence and status and all rights, privileges, and concessions now held or hereafter acquired by it in the conduct of its business; (ii) comply with all acts, authorisations, consents, permissions, rules, regulations, orders and directions of any Governmental Authority; and (iii) not do or voluntarily suffer or permit to be done any act or thing whereby its right to transact its business might or could be terminated or whereby payment of the Outstanding Amounts might or would be hindered or delayed; **5. Pay Stamp Duty** Pay all such stamp duty (including any additional stamp duty), other duties, taxes, charges and penalties, if and when the Company may be required to pay according to the applicable state laws. In the event the Company fails to pay such stamp duty, other duties, taxes and penalties as aforesaid, the Debenture Trustee shall be at liberty (but shall not be bound) to pay such amounts and the Company shall reimburse the aforementioned amounts to the Debenture Trustee on demand; **6. Furnish Information to Debenture Trustee** (i) provide to the Debenture Trustee or its nominee(s)/agent(s) such information/copies of relevant extracts as they may require on any matters relating to the business of the Company or to investigate the affairs of the Company; (ii) allow the Debenture Trustee to make such examination and investigation as and when deemed necessary and shall furnish the Debenture Trustee with all such information as

they may require and shall pay all reasonable costs, charges and expenses incidental to such examination and investigation;

(iii) provide to the Debenture Trustee or its nominee(s)/agent(s) such information/copies of relevant extracts as they may require for the purpose of filing any relevant forms with any Governmental Authority (including but not limited to the CERSAI) in relation to the Debentures and the Hypothecated Assets;

(iv) furnish reports to the Debenture Trustee any and all information required to be provided to the Debenture Holders under Applicable Law;

7. Redressal of Grievances

promptly and expeditiously attend to and redress the grievances, if any, of the Debenture Holders. The Company further undertakes that it shall promptly comply with the suggestions and directions that may be given in this regard, from time to time, by the Debenture Trustee and shall advise the Debenture Trustee periodically of the compliance;

8. Comply with Investor Education and Protection Fund Requirements

Comply with the provisions of the Companies Act relating to transfer of unclaimed/ unpaid amounts of coupon on Debentures and redemption of Debentures to Investor Education and Protection Fund ("**IEPF**"), if applicable to it. The Company hereby further agrees and undertakes that until the Final Settlement Date it shall abide by the regulations, rules or guidelines if any, issued from time to time by the Ministry of Corporate Affairs, RBI, or any other competent Governmental Authority;

9. Corporate Governance; Fair Practices Code

comply with any corporate governance requirements applicable to the Company (as may be prescribed by the RBI, or any other Governmental Authority) and the fair practices code prescribed by the RBI;

10. Further Assurances

(i) provide details of any litigation, arbitration or administrative proceedings;

(ii) comply with any monitoring and/or servicing requests/calls from the Debenture Trustee on a quarterly basis and at such other time periods as the Debenture Trustee may reasonably request;

(iii) execute and/or do, at its own expense, all such deeds, assurances, documents, instruments, acts, matters and things, in such form and otherwise as the Debenture Trustee may reasonably or by Applicable Law require or consider necessary in relation to enforcing or exercising any of the rights and authorities of the Debenture Trustee;

(iv) obtain, comply with the terms of and do all that is necessary to maintain in full force and effect all authorisations and licenses necessary to enable it to lawfully enter into and perform its obligations under this Deed or to ensure the legality, validity, enforceability or admissibility in evidence in India of this Deed;

(v) comply with:

(A) all Applicable Law (including but not limited to the Companies Act, the environmental, social and taxation related laws, all directions issued by regulatory authority, as applicable in respect of the Debentures and obtain such regulatory approvals as may be required from time to time;

(B) the Debenture Trustees Regulations as in force from time to time, in so far as they are applicable to the Debentures and furnish to the Debenture Trustee such data, information, statements and reports as may be deemed necessary by the

Debenture Trustee in order to enable them to comply with the provisions of Regulation 15 of the Debenture Trustees Regulations thereof in performance of their duties in accordance therewith to the extent applicable to the Debentures;

(C) the provisions of the Companies Act in relation to the Issue;

(D) procure that the Debentures are rated and continue to be rated until the Final Settlement Date;

(E) ensure that, at time of making any payment of coupon or repayment of the principal amount of the Debentures in full or in part, the Company shall do so in the manner that is in accordance with Applicable Law relating to Tax but without, in any way requiring the Company to incur any additional costs, expenses or taxes and the Company shall avail of all the benefits available under any treaty applicable to the Company and/or the Debenture Holders; and

(F) if so required, the terms of Chapter XI (Operational framework for transactions in defaulted debt securities post maturity date/ redemption date) of the Listed NCDs Master Circular, and provide all details/intimations to the Debenture Trustee, the Depositories, and BSE (as the case may be) in accordance with therein;

(vi) it will provide all necessary assistance and cooperation to, and permit the Debenture Trustee to conduct periodical checks, verifications, due diligence and other inspections (at such frequency and within such timelines as may be determined by the Debenture Trustee) in respect of the books and accounts of the Company and the Hypothecated Assets;

11. Security

The Company hereby further agrees, declares and covenants with the Debenture Trustee as follows:

(i) the Debentures shall be secured by way of a pari-passu and continuing charge on the Hypothecated Assets in favour of the Debenture Trustee for the benefit of the Debenture Holders on or prior to the Deemed Date of Allotment;

(ii) the Company shall not create any charge, lien or other encumbrance upon or over the Hypothecated Assets or any part thereof without the prior write consent, if it is adversly affect the interest of the debenture holders of the of the Debenture Trustee;

(iii) the Debenture Trustee shall be at liberty to incur all costs and expenses as may be necessary to preserve the Transaction Security and to maintain the Transaction Security undiminished and claim reimbursement thereof;

(iv) to create the security over the Hypothecated Assets as contemplated in the Transaction Documents on or prior to the Deemed Date of Allotment by executing the duly stamped Deed of Hypothecation;

(v) to register and perfect the security interest created thereunder by filing Form CHG-9 with the concerned ROC and ensuring and procuring that the Debenture Trustee files the prescribed Form I with CERSAI reporting the charge created to the CERSAI in relation thereto in accordance with the timelines set out in the Deed of Hypothecation;

(vi) the Company shall, within the timelines prescribed under the Deed of Hypothecation, add fresh receivables/Client Loans to the Hypothecated Assets so as to ensure that the Security Cover is maintained or replace such Hypothecated Assets that do not satisfy the eligibility criteria prescribed in the Transaction Documents;

(vii) the Company shall, on a half yearly basis, as and when required by the Debenture Trustee, provide confirmation on the maintenance of minimum Security Cover, from

time to time;

(viii) furnish and verify all statements, reports, returns, certificates and information from time to time and as required by the Debenture Trustee in respect of the Hypothecated Assets;

(ix) furnish and execute all necessary documents to give effect to the Hypothecated Assets;

(x) the Hypothecated Assets shall fulfil the eligibility criteria set out in the Deed of Hypothecation;

(xi) nothing contained herein shall prejudice the rights or remedies of the Debenture Trustee and/or the Debenture Holders in respect of any present or future security, guarantee obligation or decree for any indebtedness or liability of the Company to the Debenture Trustee and/or the Debenture Holders;

(xii) the Debenture Holders shall have a beneficial interest in the Hypothecated Assets of the Company which have been charged to the Debenture Trustee to the extent of the Outstanding Amounts of the Debentures under this Deed; and

(xiii) to forthwith upon demand by the Debenture Trustee, reimburse to the Debenture Trustee all amounts paid by the Debenture Trustee to reasonably protect the Hypothecated Assets and such amounts shall be deemed to be secured by the Hypothecated Assets;

12. Filings; Compliance with Applicable Law

The Company hereby further agrees, declares and covenants with the Debenture Trustee as follows:

(i) The Company shall comply with the relevant provisions of the SEBI LODR Regulations applicable to listed entities which have listed their non-convertible securities, including (to the extent applicable), the provisions of Chapter II (Principles governing disclosures and obligations of listed entity), Chapter III (Common obligations of listed entities) and Chapter V (Obligations of listed entity which has listed its non-convertible securities) of the SEBI LODR Regulations;

(ii) the Company will provide all such assistance to the Debenture Trustee as may be required by it, to carry out the necessary due diligence and monitor the security cover in the manner as may be specified by SEBI from time to time. In this regard, in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular, the Company undertakes and agrees to provide all relevant documents/information, as applicable, to enable the Debenture Trustee to submit the following reports/certifications to BSE in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular.

(iii) it will provide all such assistance to the Debenture Trustee as may be required by it, to carry out the necessary due diligence and monitor the security cover in the manner as may be specified by SEBI from time to time. In this regard, in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular, the Company undertakes and agrees to provide all relevant documents/information, as applicable, to enable the Debenture Trustee to submit the following reports/certifications to BSE in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular:

	(A) a security cover certificate on a quarterly basis, within 75 (seventy five) days from each Quarterly Date (other than March 31 of the relevant Financial Year) and within 90 (ninety) days from March 31 of the relevant Financial Year or such other timelines as may be prescribed under Applicable Law in the format prescribed in the SEBI Debenture Trustees Master Circular; (B) (to the extent applicable) a statement of the value of the pledged securities on a quarterly basis, within 75 (seventy five) days from each Quarterly Date (other than March 31 of the relevant Financial Year) and within 90 (ninety) days from March 31 of the relevant Financial Year or such other timelines as may be prescribed under Applicable Law; (C) (to the extent applicable) a statement of the value of the debt service reserve account or any other form of security offered on a quarterly basis, within 75 (seventy five) days from each Quarterly Date (other than March 31 of the relevant Financial Year) and within 90 (ninety) days from March 31 of the relevant Financial Year or such other timelines as may be prescribed under Applicable Law; (D) (to the extent applicable) a net worth certificate of the guarantor who has provided a personal guarantee in respect of the Debentures on a half yearly basis, within 75 (seventy five) days from the end of each financial half-year or such other timelines as may be prescribed under Applicable Law; (E) (to the extent applicable) the financials/value of guarantor prepared on the basis of audited financial statement etc. of the guarantor who has provided a corporate guarantee in respect of the Debentures on an annual basis, within 75 (seventy five) days from the end of each Financial Year or within such timelines as prescribed under Applicable Law; and (F) (to the extent applicable) the valuation report and title search report for the immovable/movable assets, as applicable, once in 3 (three) years, within 75 (seventy five) days from the end of the Financial Year or such other timelines as may be prescribed under Applicable Law; (iv) The Issuer to provide Management Certificate confirming Security Cover is maintained as per terms mentioned herein ("Monthly Asset Report") on the letter head of the Issuer signed by authorized signatory within 15 (Fifteen) calendar days of the end of each month. (v) it will submit to the BSE, on a periodical basis and/or on an 'as and when' basis (depending upon the occurrence of any event), such information as prescribed under the SEBI Centralized Database Requirements, in such format as may be prescribed by the BSE; (vi) it will provide/fill all such information as prescribed under the SEBI Centralized Database Requirements at the time of allotment of the International Securities Identification Number (ISIN) in respect of the Debentures; (vii) it will submit to the Debenture Trustee, a certificate from the statutory auditor of the Company in relation to the value of the book debts/receivables comprising the Hypothecated Assets whenever required as per the applicable law; and (viii) it will provide such assistance as may be required by the Debenture Trustee to, prior to the creation of charge to secure the Debentures, exercise independent due diligence to

ensure that such security is free from any encumbrance or that the necessary consent(s) from other charge-holders (if applicable) have been obtained in the manner as may be specified by the SEBI from time to time;

13. Execution of Transaction Documents

in the event of any delay in the execution of any Transaction Document (including this Deed, or the Deed of Hypothecation) or the creation of security in terms thereof and/or any delay to perfect the security within the prescribed timelines, the Company will, at the option of the Debenture Holders, either:

(i) if so required by the Debenture Holders, refund the Application Money together with coupon (including coupon accrued) at the Coupon Rate/discharge the Secured Obligations; and/or
(ii) pay to the Debenture Holders additional coupon at the rate of 2% (two percent) per annum on the Outstanding Amounts (including the Outstanding Principal Amounts and accrued coupon) in addition to the Coupon Rate from the date of closing of the Issue until the relevant Transaction Document is duly executed or the security is duly created and/or perfected in terms thereof or the Secured Obligations are discharged (whichever is earlier);

14. Internal Control

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

15. Audit and Inspection

subject to the providing of a prior notice of 15 (fifteen) days, permit visits and inspection of books of records, documents and accounts to the Debenture Trustee and other authorised representatives of the Debenture Holders at such time periods as may be reasonably requested by them;

16. Filings, Information to the Debenture Trustee

a. The Issuer shall submit to the Debenture Trustee and to the Debenture Holder(s), if so requested) within 120 (One Hundred and Twenty) days from the close of each Financial Year:

i. its duly audited annual financial statements;
ii. a certificate from a director of the Issuer/ the chief financial officer of the Issuer confirming that no Event of Default or potential Event of Default has occurred or is subsisting;
iii. all information/ documents required to be submitted by the Issuer to the RBI on an annual basis in respect of such Financial Year.
iv. Such other information as may be required to be complied by the Issuer as per the applicable regulations.

b. The Issuer shall submit to the Debenture Trustee (and to the Debenture Holder(s), if so requested), within 45 (Forty-Five) calendar days from the close of each quarter in a Financial Year in the format acceptable to primary debenture holder:

	i. its quarterly financials along with the relevant schedules thereto; ii. MIS on operations, Static Portfolio Cuts, Portfolio at Risk data & write-off report , Restructured Portfolio, Monthly collection and monthly collection efficiency, Monthly disbursement data iii. Certified list of the directors on the board of directors of the Issuer and shareholding pattern of the Issuer; iv. the details of transactions with related parties and balances outstanding on a quarterly basis; v. the debt profile of the Issuer (including, without limitation, the non-convertible debentures issued by the Issuer) with detailed terms of borrowings availed by the Issuer; vi. Asset liability management ("ALM") statement of the Issuer for such quarter; vii. Liquidity position of the Issuer at the end of such quarter; viii. Certified copy of the filings/ returns filed by the Issuer with the RBI for and during such quarter; ix. Information on any fraud amounting to more than Rs. 5,00,000/-; x. a certificate signed by a director of the Issuer or the chief financial officer of the Issuer confirming the change in any accounting practices/policies and compliance of the Issuer with the Financial Covenants xi. (If applicable) A certificate from the management confirming that the Issuer is in compliance with Digital Lending Guidelines (reference RBI as of August 10, 2022 and September 02, 2022) xii. Such other information as may be required to be complied by the Issuer as per the applicable regulations; c. Event Based Reporting 1. The Issuer shall provide to the Debenture Trustee and to the Debenture Holder(s), information in respect of the following events forthwith and in any event not later than 5 (Five) calendar days from the occurrence of such event: (i) Any changes effected in shareholding structure of the Issuer; (ii) Any change in the composition of the board of directors of the Issuer; (iii) Any change in the senior management officials of the Issuer (including, without limitation, the CXO or any official holding an equivalent position); (iv) Any amendment to the constitutional documents of the Issuer; (v) Any Material Adverse Effect; (vi) Any dispute, litigation, investigation or other proceeding against the Issuer and/ or any notice in this regard received by the Issuer; (vii) Resignation of the statutory auditor of the Company along with its resignation letter; (viii) Details of changes in accounting practices/policies. (ix) Any prepayment of Financial Indebtedness by the Issuer or any notice received for prepayment of any Financial Indebtedness of the Issuer that would lead to a negative mismatch on cumulative basis in any of the buckets till one year of the ALM of the Issuer; **17.** The Issuer shall provide to the Debenture Trustee and to the Debenture Holder(s), information in respect of the following events forthwith and in any event not later than 1 (One) business day from the occurrence of such event: (i) default in any Financial Indebtedness/ obligations to any creditors. (ii) Any application or petition filed for the dissolution or re-organization of the Issuer; (iii) Occurrence of any Event of Default or potential Event of Default

18. Other notification/ intimation to the Debenture Trustee:

The Issuer shall provide information to the Debenture Trustee in respect of the following promptly on the occurrence of such event:

i. notify the Debenture Trustee in writing, of any notice of an application or petition for insolvency and/ or winding up having been made or receipt of any statutory notice of insolvency and/ or winding up under the provisions of the Act or any other notice under any other Applicable Law or otherwise of any suit or legal process intended to be filed affecting the title to the property of the Issuer;

ii. notify the Debenture Trustee in writing, if it becomes aware of any fact, matter or circumstance which would cause any of the representations and warranties under any of the Transaction Documents to become untrue or inaccurate or misleading in any respect;

iii. provide to the Debenture Trustee such further information regarding the financial condition, business and operations of the Issuer as the Debenture Trustee may request;

iv. notify the Debenture Trustee promptly of any revision in the rating or assignment of a fresh rating provided by any Rating Agency to the Debentures;

v. inform the Debenture Trustee promptly about any failure to create, perfect and maintain the Security and about all orders, directions, notices of court/tribunal affecting the Hypothecated Assets;

vi. The Issuer agrees that it shall forward to the Debenture Trustee promptly:
   a) a copy of the statutory auditors' and directors' annual report, balance sheet and profit and loss account and of all periodical and special reports at the same time as they are issued;
   b) a copy of all notices, resolutions and circulars relating to new issue of debt securities at the same time as they are sent to shareholders/ holders of debt securities; and
   c) a copy of all the notices, call letters, circulars, etc. of the meetings of debt security holders at the same time as they are sent to the holders of debt securities or advertised in the media.

vii. The Issuer shall forthwith provide a written intimation to the Debenture Trustee of any event which constitutes an Event of Default or which may with the expiry of time be classified as an Event of Default, specifying the nature of such event and any steps the Issuer is taking and proposes to take to remedy the same.

viii. The Issuer shall keep the Debenture Trustee and Debenture Holders informed of all the orders, directions or notices of any court or tribunal affecting or likely to affect the assets (or any part thereof) of the Issuer.

ix. The Issuer shall forthwith provide to the Debenture Trustee the details of any litigation, arbitration or administrative proceedings filed or initiated against the Issuer.

x. Submit to the Debenture Trustee, if so requested, a statement that the assets of the Issuer which are available by way of security is/are sufficient to discharge the claims of the Debenture Holders as and when they become due.

	xi. Such information as the Debenture Holders may require as to all matters relating to the business, property and affairs of the Issuer that materially impacts the interests of the Debenture Holders and provide access to relevant books of accounts, documents and records in relation to this Issue and to enter into or upon and to view and inspect the state and condition of all the Hypothecated Assets, together with all records, registers of the Issuer including the registers relating to the Hypothecated Assets as required by the Debenture Trustee and to take copies and extracts thereof. **19.** The Issuer hereby agrees and undertakes that the Promoter Debt if any shall at all times be contractually subordinated (in ranking and payment) to the Secured Obligations, at any time after the occurrence of an Event of Default/ Optional Accelerated Redemption Event, no payments shall be made in respect of the Promoter Debt except with the express prior written consent of the Debenture Trustee (acting on the instructions of the Majority Debenture Holders). **20.** The Issuer hereby further agrees, declares and covenants with the Debenture Trustee as follows: (i) The Debentures shall be secured by way of a Pari-Passu charge on the Hypothecated Assets; (ii) that the Issuer is not aware of any document, judgment or legal process or defects affecting the title, ownership of the Security which has remained undisclosed and/or which may have Material Adverse Effect on the Debenture Holders. **21.** Filings The Issuer shall cooperate with the Debenture Trustee/ Debenture Holders in connection with any assistance the Debenture Trustee/ Debenture Holders may require for the purpose of submitting information in relation to the Debentures and the Transaction Documents to any relevant information utility in accordance with the IBC, and to confirm or authenticate all filings and information sought to be uploaded, and update or modify or rectify any errors in such financial information submitted. For the purposes of this NCD issuance: "**Financial Year**" shall mean the financial year of the Issuer used for the purposes of accounting; "**IBC**" shall mean the Insolvency and Bankruptcy Code, 2016 and the rules and regulations issued in respect thereof, as the same may be amended, modified and supplemented from time to time; "**Majority Debenture Holder(s)**" shall mean Debenture Holder(s) holding an aggregate amount representing not less than 51% (Fifty-One per cent) of the value of the nominal amount of the Debentures for the time being outstanding; "**Promoter Debt**" shall mean all existing and future Financial Indebtedness availed of by the Issuer from the Promoters. "**Secured Obligations**" means all present and future obligations (whether actual or contingent and whether owed jointly or severally or in any capacity whatsoever) of the Company to the Debenture Holders or the Debenture Trustee under the Transaction Documents, including without limitation, the making of payment of any coupon/ coupon accrued thereon, redemption of principal amounts, the additional coupon, liquidated damages and all fees, costs, charges, expenses and other amounts payable by the Company in respect of the Debentures.
Negative Covenants	The Company hereby covenants with the Debenture Trustee that the Company shall not undertake any of the following without obtaining prior written consent of the Majority Debenture Holders. Provided however, that in the event the Company seeks a prior written consent from all the Debenture Holder(s) in relation to any action under any of the below covenants that the Company proposes to take and the Majority Debenture Holders do no respond within a period 30 (Thirty)

	calendar days from the date of such written request (even upon a written reminder made by the Company to all the Debenture Holder(s) after the expiry of 15 (Fifteen) calendar days from the date of such written request), the consent of the Majority Debenture Holders shall be deemed to be provided to the Company for undertaking any such action and the Company shall be permitted to undertake such action without obtaining any further consent from the Majority Debenture Holder(s): (a) Change the general nature of its business from that which is permitted as Non-Banking Financial Company by the RBI. (b) Change in its Constitutional Documents in any material way or reduce its authorized capital in any way which would prejudicially affect the interests of the Debenture Holders. (c) Any change in the capital structure (except increase in Authorised Share Capital or change due to primary equity capital infusion) of the Issuer at any point of time during the tenor of the NCDs. (d) Change in the financial year end from 31st March unless such change is mandatorily required to be made for compliance with Applicable Law. (e) Until the Final Settlement Date, the Company will procure and ensure that the Promoter will not exit from or reduce its involvement from the management activities of the Company as is subsisting on the Effective Date. Without prejudice to the foregoing, the Company will procure and ensure that Promoter will continue to maintain an executive role in the Company until the Final Settlement Date. (f) Declare or pay any dividend or make any distributions on its share capital (other than dividends or distributions payable on shares of the Company), unless: i. the proposed payment or distribution is out of net income of the current Financial Year (excluding any amount resulting from the revaluation of any of the Company's assets); ii. no Event of Default has occurred and is then continuing, or could occur or is reasonably likely to occur, as a result of such payment or declaration of any dividend or distribution and after giving effect to any such action; and iii. the Company is in compliance with the Financial Covenants iv. pay or declare any dividend to its shareholders in any year, during the tenor of the Debentures, until the Issuer has paid or has made satisfactory provision for payment of the instalments of the principal due and interests/coupon due on the Debentures; (g) Undertake or permit any merger, consolidation, re-organization, scheme of arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction. (h) Acquire any company, business or undertaking if the amount of the acquisition cost, whether paid by cash or otherwise, when aggregated with the aggregate acquisition cost of any other companies, business or undertaking acquired by it during that financial year exceeds 3% (three percent) of the Equity. (i) Acquire (or agree to acquire) any shares, stocks, securities or other interest in any joint venture; or transfer any assets or lend to or guarantee or indemnify or give security for the obligations of a joint venture (or agree to transfer, lend, guarantee, indemnify or give security for the obligations of a joint venture). (j) The Issuer shall not:

	i. enter into any transaction with any person or enter into or continue business relations with its shareholders, employees, affiliate(s), holding company(ies), and/or subsidiary(ies) except on proper commercial terms negotiated on an arm's length basis; ii. enter into or establish any partnership, profit sharing, royalty agreement or other similar other arrangement whereby the Company's income or profits are, or might be, shared with any other person other than in the ordinary course of business on an arms' length basis and in compliance with applicable law.; or iii. Enter into any management contract or similar arrangement whereby its business or operations are managed by any other person. (k) Effect any change in the statutory auditors of the Company, other than as per mandatory requirement under Applicable Law. (l) Undertake any new business outside financial services or any diversification of its business outside financial services. (m) Appoint or continue to the appointment of any person as a director/ or a key managerial person of the Company who is classified as a wilful defaulter as a director. (n) Enter into any contractual obligation which may adversely affect the financials standing. (o) Apply to the court for the winding up of the Company or agree to the winding up of the Company. (p) Sell, transfer, or otherwise dispose of in any manner whatsoever any Assets of the Company, other than any securitization/ direct assignment transaction undertaken by the Company in the ordinary course of its business as per applicable RBI Master Directions or any amendment, supplement or restatement thereto. It is clarified that, a securitization/ direct assignment representing an exit of line of business will not be construed as being in the ordinary course of business of the Company and the Company shall not be permitted to effect the same except after obtaining the prior written consent of the Debenture Trustee. (q) Enter into compromise or arrangement or settlement with any of its creditors (secured and unsecured) that would prejudicially affect the interest of the Debenture Holders. (r) Participate in any involuntary process under the IBC or Undertake/permit any voluntary process under the IBC. (s) Unsecured Borrowings from Promoters/ related parties/ Inter Corporate Deposits held by the Issuer shall not be repaid (except by way of equity conversion) in-case wherein breach of covenant/s is subsisting. (t) Pledge of shares by Promoters which may potentially change management control (if pledge is enforced) shall be undertaken with prior approval of the Debenture Trustee (acting on behalf of Majority Debenture Holders).
Financial Covenants	The Issuer shall maintain the below mentioned covenants during the entire tenor of the Debentures and till all the amounts outstanding is being duly repaid: a) Total Debt/Tangible Net Worth ratio to be within 5.5x.

b) Capital Adequacy Ratio (CAR) of at least 18% or as per applicable RBI regulation, whichever is higher, Of the above CAR, TIER 1 CAR to remain at minimum of 15%.

c) Par > 90 + trailing twelve months write-offs (on the Company's entire portfolio including receivables sold or discounted on a non-recourse basis) to Total Loan Portfolio shall not exceed 2%.

d) Net NPA not to exceed 1.25%.

e) Net NPA to Tangible Net Worth shall not exceed 10%.

f) The Issuer to maintain a minimum Tangible Net-worth of Rs. 1,000 crores.

g) Earnings: After-tax Net Income to remain positive.

h) Non Gold Loan Portfolio shall not exceed 5% of the Total Loan Portfolio.

i) Aggregate Loans to Top 50 Gold Loan borrowers shall not exceed 1% of the Total POS outstanding of the Issuer.

j) The share of off balance sheet portfolio shall not exceed 15% of the Total Loan Portfolio.

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

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

m) There shall not be any cumulative mismatches in any of the buckets till the next one year of ALM statement after incorporating all the liabilities of the Company incorporating Put Options/ Reset Options etc. (in any form). The asset will also include all the unencumbered Cash and Cash equivalent maturing across all the buckets of the ALM as part of the opening asset balance. Unutilized CC lines shall not be taken into account while testing the same.

n) Any other additional covenant as may be mutually agreed and shall form a part of the Transaction Documents.

All covenants would be tested on quarterly basis i.e. as on 31 March, 30 June, 30 Sept and 31 Dec every year, starting from September 30, 2025 on consolidated and standalone balance sheet till the redemption of the NCDs. The covenants shall be certified by the Statutory Auditor of the Issuer within 45 (Forty Five) calendar days from the end of each reporting quarter.

In case of breach of any of the covenants, the Issuer shall pay Default Interest the rate of 2% (Two Percent) per month on all amounts outstanding (including the Outstanding Principal Amounts and any accrued but unpaid interest) from the date of occurrence of such a breach, until the Debentures are redeemed or till the covenants criteria has been replenished.

Definitions

i. "Capital Adequacy Ratio" means the capital adequacy ratio as defined by the Reserve Bank of India from time to time;
For the purpose of calculation of minimum capital ratio: (i) credit enhancements provided by the Company on securitization 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. (ii) First/ Second loss default guarantee provided by the Company on Co-lending/business correspondent portfolio shall be added to Risk Weighted Assets with 100% risk weight (iv) 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.

	ii. "Total Debt" shall include the following: a. All Long-Term Borrowings, including ineligible portion of subordinated debt in form of Tier II Capital including current maturities b. All Short Term Borrowing c. Financial Guarantees Provided if any d. Letter of Comfort/Shortfall undertaking provided by the Issuer, if any iii. "Equity/Net Worth" Shall Include the following: -Equity Share issued by the company -CCPS issued by the company -Reserve and Surplus of the company iv. "Gross Loan Portfolio" shall include on balance sheet portfolio including Securitization. v. "Off Balance Sheet Portfolio" shall include only Direct Assignment (DA)/ Co-lending /business correspondent portfolio/ any other portfolio under management. vi. "Total Loan Portfolio" shall include Gross Loan Portfolio and Off-Balance Sheet Portfolio. vii. "PAT" shall be profit after tax and shall include one-time time / exceptional items (profit or loss) in its computation; viii. "Portfolio at Risk" 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; ix. "Gross NPA" & "Net NPA" shall be arrived at in accordance with applicable RBI regulations governing asset classification and provisions for NBFCs. x. "Tangible Net-worth" shall mean the Equity as reduced by the, intangible assets, deferred tax assets, revaluation reserve, miscellaneous expenses, investment in security receipts, investment in subsidiary and any credit enhancement provided by the Company on managed asset book.
Rating Covenants	The Issuer shall maintain the below mentioned covenants during the entire tenor of the NCDs and till all the amounts outstanding is being duly repaid: a. The Issuer shall ensure that there is no suspension of the credit rating of the Issuer/Instrument/Debentures by any of the credit rating agency. b. The Issuer shall ensure that it shall maintain the current credit Rating/outlook of the Company/Debentures as on the Deemed Date of Allotment, from any credit rating agency. c. The Issuer shall ensure that there is no downgrade of existing credit rating(s) as on date of allotment of NCDs or assignment of new long-term credit rating below "A", from any credit rating agency. The occurrence of events above will be determined by the Debenture Holders solely and at its discretion.
Holding and Management Covenants	The Company undertakes that the following covenants ("Holding and Management Covenant(s)") shall be maintained at all times until the Final Redemption Date, unless the prior written consent of the Debenture Trustee (acting on the instructions of the Majority Debenture Holders) is obtained: a) The existing Promoters/Promoter Group shall continue to hold unencumbered existing number of shares in the company along with a minimum existing shareholding (except change due to primary equity capital infusion) in terms of percentage (on fully diluted basis) during the tenure of the NCDs.

	b) Mr. Mathew K. Cherian (DIN: 1286073) and Ms. Laila Mathew (DIN: 1286176) shall continue to hold executive positions on the Board of the Issuer during the tenor of the NCDs. c) There should not be a change in Management Control of the Issuer. For the purpose of this clause "Management Control" means: • the right to appoint majority of the directors and • to control the management or policy decisions exercisable by a person or persons acting individually or in concert, directly or indirectly, by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
Optional Accelerated Redemption	Any Debenture Holder shall have the right but not an obligation to require the Issuer to redeem the Debentures along with accrued coupon/interest upon the occurrence of any of the below mentioned events ("Optional Accelerated Redemption Events"): 1. Breach of any of the covenants as mentioned under the Financial Covenants 2. Breach of any of the covenants as mentioned under the Rating Covenants; 3. Breach of any of the covenants as mentioned under the Holding and Management Covenants' 4. Occurrence of Material Adverse Effect/ any results of any Annual Review conducted by the Debenture Holder not being to the satisfaction of the Debenture Holder. 5. Any legal or regulatory decision resulting in debarment/ suspension/ revocation of the NBFC license/business activities/ prohibition of further sanctions/disbursal/collection of loans of the Issuer. The occurrence of any of the event specified above will be determined by the Debenture Holders solely and at its discretion. The Debenture Holder(s) individually shall have the option to require the Issuer to redeem the debentures (Optional Accelerated Redemption") on happening of any of the Optional Accelerated Redemption Events. Upon the exercise of the 'Optional Accelerated Redemption" by the Debenture Holder(s), the Debenture Trustee shall issue a notice to the Issuer for redemption of all amounts outstanding in relation to such debentures (including any unpaid principal, accrued but unpaid Coupon/Interest, Default Interest (if applicable)) as on the date of exercise of the 'Optional Accelerated Redemption' Option ("**Optional Accelerated Redemption Date").** The Issuer shall be required to make payment of the aggregate amounts outstanding in relation to such debentures, to the exercising Debenture Holder(s) including any unpaid Principal Amount, accrued but unpaid Additional Coupon (if applicable) and liquidated damages (if applicable) within 25 (twenty-five) calendar days of the Optional Accelerated Redemption Date. Provided that if the Issuer fails to redeem the Debentures and pay outstanding amounts to such Debenture Holder(s) within the specified time period, the Issuer shall pay Additional Coupon as stipulated herein. The issue of notice for exercising the Optional Acceleration Redemption by the Debenture Holder(s) shall not be dependent upon the consent of the Majority Debenture Holders.
Annual Review	The said NCDS shall be subject to Review on an annual basis or such other intervals at the option of the Debenture Holder.
Issuance mode of the Instrument	On a Private Placement basis on a dematerialized form
Trading mode of the Instrument	Dematerialized form
Event of Defaults (including manner of voting /conditions of joining Inter Creditor Agreement)	An Event of Default ("Event of Default") shall have occurred upon the happening of any event or circumstances mentioned hereunder: 1. **Payment based Defaults**:

	(a) The Issuer does not pay on the Due Date(s) any amount payable in terms of the Transaction Documents at the place at and in the currency in which it is expressed to be payable, unless its failure to pay is caused by technical error and payment is made within 1 (One) business day of the relevant Due Date; (b) An event of default shall arise if the Issuer: i. defaults in any payment of Financial Indebtedness beyond the period of grace if any, provided in the instrument or agreement under which such Financial Indebtedness was created; or ii. defaults in the observance or performance of any agreement or condition relating to any Financial Indebtedness the effect of which default or other event or condition is to cause or to permit the holder or holders of such Financial Indebtedness to cause (with the giving of notice or the passage of time or both would permit or cause) any such Financial Indebtedness to become due prior to its stated maturity; or iii. any Financial Indebtedness of the Issuer is declared to be due and payable, or would permit to be prepaid other than by a regularly scheduled required prepayment, (whether or not such right shall have been waived) prior to the stated maturity thereof; provided that if the above-mentioned Event of Default is capable of being remedied in the sole discretion of the Debenture Holders, the Majority Debenture Holders may provide a cure period as deemed appropriate to them; (c) Failure of the Issuer to make payment of the aggregate amounts outstanding along with the accrued coupon and other charges in relation to the Debentures within stipulated timelines in terms of the Transaction Documents upon exercise of the Optional Accelerated Redemption Option. (d) The Issuer admits in writing its inability to pay its debts as they fall due or suspends making payments on any of its debts or by reason of actual financial difficulties commences negotiations with one or more creditors with a view to rescheduling its indebtedness; 2. **Security based Defaults:** (a) If the Issuer fails to create and / or perfect the Security (i.e., filing CHG-9 Form with ROC) within the stipulated timelines. (b) In the event that the Security Cover falls below the Minimum-Security Cover and the Issuer fails to reinstate the same within 30 (Thirty) calendar days from the date of such fall in the Security Cover; 3. **Covenants & Information based Defaults:** (a) Breach of any terms, covenants (including, without limitation, negative covenants, affirmative covenants, reporting covenants) or obligation under the Transaction Documents. (b) If the Issuer fails to share any information within 5 (five) calendar days upon the request by a debenture holder(s). 4. **Defaults relating to validity of the Transaction Documents** (a) Any of the Transaction Document in whole or in part, becomes invalid or ceases to be a legally valid, binding and enforceable. (b) It is or becomes unlawful for the Issuer to perform any of its obligations under the Transaction Documents and/or any other obligation of the Issuer under any transaction documents are not or cease to be valid, binding or enforceable.

(c) Any representation or warranty made by the Issuer in any transaction document or in any certificate, financial statement or other document delivered to the Debenture Trustee/ Debenture Holders by the Issuer is/are incorrect, false or misleading in any respect when made or deemed made;

(d) The Issuer repudiates any of the Transaction Documents, or evidences an intention to repudiate any of the Transaction Documents;

(e) Any of the Transaction Document failing to provide the security interests, rights, title, remedies, powers or privileges intended to be created thereby (including the priority intended to be created thereby), or such security interests failing to have the priority contemplated under the Transaction Documents, or the security interests becoming unlawful, invalid or unenforceable or the Security over the Hypothecated Assets is in jeopardy;

5. **Other Defaults**

(a) There shall have occurred Material Adverse Effect and such Material Adverse Effect has not been remedied or rectified within a period of 15 (Fifteen) calendar days;

(b) Any corporate action, legal proceedings or other procedure or step is taken in relation to:

i. the suspension of payments, a moratorium of any indebtedness, winding-up, dissolution, administration or reorganization (by way of voluntary arrangement, scheme of arrangement or otherwise) of the Issuer;
ii. the composition, compromise, assignment or arrangement with any creditor of the Issuer;
iii. the appointment of a liquidator, receiver or similar other officer in respect of a composition, compromise, assignment or arrangement with any creditor of the Issuer;
iv. enforcement of any security over any assets of the Issuer or any analogous procedure or step is taken in any jurisdiction;
v. any other event occurs or proceeding is instituted that under any applicable law would have an effect analogous to any of the events listed in paragraph (i), (ii), (iii) and (iv) above;

(c) Any Governmental Authority including without limitation Central Bureau of Investigation (CBI), Directorate of Enforcement, Serious Fraud Investigation office (SFIO), 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 Issuer or of its share capital, or takes any action for the dissolution of the Issuer or any action that would prevent the Issuer or its officers from carrying on all or a substantial part of its business or operations;

(d) The Issuer's organizational status or any licenses or franchise is revoked or suspended by any government agency or authority after the Issuer has exhausted all remedies and appeals relating thereof;

(e) Surrender, revocation or suspension of the Issuer's certificate of registration as a Non-Banking Finance Company by the Reserve Bank of India provided that this shall not apply where such certificate of registration is surrendered pursuant to obtaining a banking license;

(f) The Issuer ceases to carry on its business or any substantial part thereof or gives notice of its intention to do so.

	(g) The Issuer has taken or suffered to be taken any action for reorganization of its capital or any rearrangement, merger or amalgamation without prior approval of the Debenture Holders in terms hereof; (h) Any material act of fraud, embezzlement, misstatement, misappropriation, or siphoning off of the Issuer's/Promoter's funds or revenues or any other act having a similar effect being committed by the management of the Issuer/ Promoter. (i) The Promoters and/or the directors/ or the key managerial personnel of the Issuer are charged with, arrested or convicted a criminal offence involving moral turpitude, dishonesty or which otherwise impinges on the integrity of the Promoters and/or the directors and/ or the key managerial personnel of the Issuer, including any accusations, charges and/or convictions of any offence relating to bribery or being declared a willful defaulter. (j) In the event that an application for corporate insolvency resolution process of the Issuer is filed or any form of communication indicating an intention to file such application is issued or any creditor of the Issuer takes any steps requesting the filing of such application, in each case, by the appropriate regulator, under the IBC and the Insolvency and Bankruptcy (Insolvency and Liquidation Proceedings of Financial Service Providers and Application to Adjudicating Authority) Rules, 2019; (k) If the Issuer commences any voluntary proceedings under any applicable bankruptcy, insolvency, winding up or other similar law now or hereafter in effect (including by passing any resolution of the Board or the shareholders/creditors of the Issuer) or consents to the entry of an order for relief in an involuntary proceeding under any such law, or consents to the appointment of or the taking of possession by a receiver, liquidator, assignee (or similar official) for any or a substantial part of its property; (l) If a petition is filed for the winding up of the Issuer under the Companies Act, 2013 and the same is not stayed or dismissed within a period of 15 days of its filing; (m) Any order/ judgement passed by any of the regulatory authorities against any of the Promoter / Promoter Group /Issuer resulting in debarment of the Promoter / Promoter Group/Issuer for raising funds from the financial markets. (n) The Issuer commences negotiations with one or more of its lenders/ debenture trustees/ debenture holders with a view to rescheduling any of its indebtedness or failure or inability of the Issuer to pay its debts as they mature. In case of breach of any of the above-mentioned covenants, the Issuer shall have a cure period of 15 calendar days to rectify such breach. However, there shall be no cure period for Payment based Defaults, Security based defaults and Covenants & Information based defaults. Subject to the approval of the debenture holders and the conditions as may be specified by the appropriate authority 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.
Provisions related to Cross Default Clause	As mentioned in paragraph Clause 1 (b) of the section titled 'Events of Default'
Consequences Of Events Of Default	On and at any time after the occurrence of an Event of Default (other than a Payment Default),, the Debenture Trustee shall if so directed by Majority Debenture Holder(s) or where a Payment Default occurs, the Debenture Trustee may, on the instructions of any Debenture Holder in accordance with

	the DTD: declare that all or part of the obligations be immediately due and payable, whereupon they shall become immediately due and payable; • Accelerate the redemption of the Debentures. • Declare that all or part of the obligations be immediately due and payable, whereupon they shall become immediately due and payable. • enforce such security in such a manner as the Debenture Holders may deem fit. • Enforce the Guarantee, provided by the Guarantor, in the manner and upon the terms and conditions mentioned in the Guarantee Deed executed in relation to this issuance. • Disclosure of information to the relevant authorities or regulatory such as Credit Information Bureau (India) Limited and/or any other agency so authorized by the Reserve Bank of India in any such manner that deem fit to the Debenture Trustee. • Exercise all the rights and remedies available to it in such manner as Debenture Trustee (acting on the instruction of the Majority Debenture Holder) as per the applicable law. • 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.
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 dated October 22, 2020 (bearing reference number: SEBI/HO/MIRSD/CRADT/CIR/P/2020/207) and inform the Debenture Trustee of the same. The recovery expense fund shall be utilised in such manner and for such purposes as is more particularly provided under the said Regulations and Applicable Law.
Conditions for breach of covenant (as specified in the Debenture Trust Deed)	The Conditions for breach of covenants if any shall be specified in the Debenture Trust Deed.
Right to Re-purchase and Re-issue the Debenture	The Issuer, subject to the prevailing guidelines, rules/regulations of the Reserve Bank of India, the Securities and Exchange Board of India and other Authorities, shall have the option from time to time to repurchase a part or all of the Debentures from the secondary markets or otherwise, on prior mutual consent(s) from the debenture holder(s), at any time prior to the date of maturity. In the event of a part or all of its Debentures being repurchased as aforesaid or redeemed under any circumstances whatsoever, the Issuer shall have, and shall be deemed to have had, the power to reissue the Debentures either by reissuing the same Debentures or by issuing other Debentures in their place. Further the Issuer, in respect of such repurchased/redeemed Debentures shall have the power exercisable either for a part or all of those Debentures, to cancel, keep alive, appoint nominee(s) to hold or reissue at such price and on such terms and conditions as it may deem fit and as permitted by the Applicable Law.
Role and Responsibilities of Debenture Trustee	To oversee and monitor the overall transaction for and on behalf of the Debenture Holder(s).
Risk Factors pertaining to the Issue	As mentioned in the Debt Disclosure Documents under captioned “Risk Factor”
Superior Borrowing Clause	In case the Issuer offers any additional covenant or superior covenant than as agreed above, the same will be applicable to the proposed captioned NCD.
Business Day	Any day of the week (excluding, Saturdays, Sundays and any day which is a public holiday) on which banks are normally open for business in Mumbai and Kerala, India
Business Day Convention	If any Coupon Payment Date(s) or any other Due Date(s) for the performance of any event falls on a day that is not a Business Day, then the succeeding Business Day will be considered as the effective date. The interest for such additional period shall be adjusted and paid in the next coupon cycle. Hence the subsequent coupon payment period remains intact. If the Final Redemption Date (also being the last Coupon Payment Date) of the Debentures falls on a day that is not a Business Day, the redemption proceeds shall be paid on the immediately preceding Business Day, along with coupon/interest accrued on the Debentures until but excluding the date of such payment.

Reissuance	Issuer reserves the right to make multiple issuances under the same ISIN with reference to SEBI circular SEBI/HO/DDHS/P/CIR/2023/119 dated 10th August 2021 or such other amended circular issued by the SEBI from time to time. Issue can be made either by way of creation of fresh ISIN or by way of issuance under the existing ISIN at premium / par / discount as the case may be in line with said SEBI circular.
Indemnification	The Issuer, Promoters and Promoters Group shall indemnify and hold harmless and agree to keep the Debenture Trustee and its Directors / employees / representatives indemnified against any loss or deficiencies suffered or liabilities and expenses incurred including penalties and interest or withholding of taxes, statutory liabilities or in the event of breach by the Issuer of or any agreement and their obligations during the tenor of the Debentures and any non-compliance with the Applicable Laws;
Confidentiality	The terms and conditions described in the transaction documents, including its existence, shall be confidential information and shall not be disclosed to any third party except to each Party's advisors and counsel. Provided however that if any of the Parties is required by law to disclose information regarding the transaction documents, or to file the transaction documents, with any regulatory body, it shall disclose or file the same at a reasonable time only after informing the other party(ies).
Governing Law and Jurisdiction	The Debentures and documentation will be governed by and construed in accordance with the laws of India and the parties submit to the exclusive jurisdiction of the courts in Mumbai and as more particularly provided for in the Debenture Trust Deed.
Transaction Costs	The Issuer shall bear all transaction related costs incurred by the Debenture Holders/ Debenture Trustee with respect to the legal counsel, valuers and auditors/ consultants. Such costs include: • Debenture Trustee fees; • Rating fees; • Stamping and registration costs in relation to all Transaction Documents; Any other reasonable transaction related expense incurred by the Debenture Holders/ Debenture Trustee.
Taxes, Duties, Costs and Expenses	All relevant taxes, duties, levies, charges, fees or any other amounts payable untill the Final Settlement Date under this issuance are to be borne by the Issuer.

Note:

1. If there is any change in Coupon Rate pursuant to any event including elapse of certain time period or downgrade in rating then such new Coupon Rate and events which lead to such change shall be disclosed
2. The list of documents which has been executed or will be 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 110% of the principal and interest amount or as per the terms of Debt Disclosure Documents, 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 the granular disclosures in their Debt Disclosure Documents, with regards to the Object of the Issue" including the percentage of the issue proceeds earmarked each of the "Object of the Issue".
5. The Online Bond Platform Providers ("OBPPs" only for offering NCDs in the secondary markets), shall be permitted to use the Issuer's name, logo, and relevant Issue details in advertisements, or promotional and marketing materials for the purpose of marketing and promoting the NCDs on their websites, mobile applications, or other digital platforms. It is the responsibility of the Issuer to ensure compliance with Applicable Laws and further ensure that the same does not constitute an offer to the public.

2.6 DETAILS AS PER CHAPTER VI OF SEBI MASTER CIRCULAR FOR ISSUE AND LISTING OF NON- CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER DATED 22 MAY 2025:

Details of issue-wise green shoe option exercised vis-a-vis the base issue size and green shoe portion as specified in issues undertaken in the previous financial year.

Series No.	ISIN No.	Date of Allotment	Base Issue (Face Value)	Green Shoe (Face Value)	Total Amount Raised (Face Value)	Green Shoe Option Availed (Face Value)
Nil						

2.7 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	Not Applicable
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	Not Applicable
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

Please refer section 2.5 (Issue Details) of this Key Information Document

(i) **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.

(ii) **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.

(iii) The Company shall at all times maintain the Security Cover of 100% or higher.

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

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

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

(vii) The Debentures under this Issuance shall rank pari passu amongst themselves, and with all other secured creditors.

(viii) Binding obligation of Transaction Documents

(ix) No conflict with other obligations / constitutional documents

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

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

(xii) 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

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

3.2 COVENANTS OF THE ISSUER:

Please refer Clause 2.5 (Issue Terms) of this Key Information Document.

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

Vistra ITCL (India) Ltd vide letter bearing reference number dated July 31,2025, has given their consent to the Company for their appointment under regulation 8 of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 to act as the Trustees for the Debenture Holders (hereinafter referred to as "Trustees"). All remedies of the Debenture Holder(s) for the amounts due on the Debentures will be vested with the Trustees on behalf of the Debenture Holder(s). The Debenture Holders shall without any further act or deed be deemed to have irrevocably given their consent to and authorized the Trustees or any of their Agents or authorized officials to do, inter alia, acts, deeds and things necessary in respect of or relating to the creation of security in terms of this Memorandum of Private Placement.

The Debenture Trustee has executed Debenture Trustee Appointment Agreement dated July 31,2025 and as per the Debenture Trustee Agreement, the Debenture Trustee is entitled to the fees, remuneration and all reasonable costs, charges, travelling, legal and out of pocket expenses as set out in the engagement /Fee letter, for its services as the Debenture Trustee. Under the Debenture Trustee Agreement, the Company has agreed to provide the details of the bank account from which the Company proposes to make the payment of interest and/or redemption of principal due to the Debenture Holder prior to the execution of the Debenture Trust Deed. The Company has agreed to create a charge over the Security and register/provide necessary co-operation to the Debenture Trustee to register the charge with the Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee and provide all co-operation required to do such filings.

Under the Debenture Trustee Agreement, the Debenture Trustee have the responsibility to conduct a due-diligence (either through itself or its agents /advisors/consultants which it shall have the power to appoint) and to verify the status of encumbrance and valuation of the assets and whether all permissions or consents (if any) as may be required to create the Security as stipulated in the Disclosure Documents and the relevant laws has been obtained and the power to examine the books of account of the Company and to have the Company's assets inspected.

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

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/jpxfden0/dta-prp4-2025-26.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 May 16, 2024 bearing reference number SEBI/HO/DDHS-PoD3/P/CIR/2024/46 titled "Due Diligence of Debenture Trustee "in issuance of listed debt securities and due diligence by debenture trustee(s)" and in terms of Regulations 15(6) of the SEBI Debenture Trustee Regulations, the Debenture Trustee is required to exercise independent due diligence to ensure that the assets of the Issuer company are sufficient to discharge the interest and principal amount with respect to the debt securities of the Issuer at all times. Accordingly, the Debenture Trustee shall exercise due diligence as per the following process, for which our company has consented to.

1. The Debenture Trustee, in terms of Regulations 15(6) of the DT Regulations either through itself or its agents /advisors/ consultants, shall carry out requisite diligence to verify the status of encumbrance and valuation of the assets and whether all permissions or consents (if any) as may be required to create the security as stipulated in the offer document /disclosure document / information memorandum / private placement memorandum, has been obtained. For the purpose of carrying out the due diligence as required in terms of the Relevant Laws, the Debenture Trustee, either through itself or its agents /advisors/consultants, shall have the power to examine the books of account of the Company and to have the Company's assets

inspected by its officers and/or external auditors/valuers/consultants/lawyers/technical experts/management consultants appointed by the Debenture Trustee.

2.The Company shall provide all assistance to the Debenture Trustee to enable verification from the Registrar of Companies, Sub-registrar of Assurances (as applicable), CERSAI, depositories, information utility or any other authority, as may be relevant, where the assets and/or encumbrances in relation to the assets of the Company or any third-party security provider are registered / disclosed.

3.Further, in the event that existing charge holders (as mentioned in the Definitions and Abbreviations) have provided conditional consent / permissions to the Company to create further charge on the assets, the Debenture Trustee shall also have the power to verify Kosamattam Finance Limited such conditions by reviewing the relevant transaction documents or any other documents executed between existing charge holders and the Company. The Debenture Trustee shall also have the power to intimate the existing charge holders about proposals for the creation of further encumbrance and seeking their comments/ objections, if any.

4.Without prejudice against the aforesaid, the Company shall ensure that it provides and procures all information, representations, confirmations, and disclosures as may be required in the sole discretion of the Debenture Trustee to carry out the requisite diligence in connection with the issuance and allotment of the Debentures, in accordance with the relevant laws/ Applicable Law.

5.The Debenture Trustee shall have the power to appoint intermediaries, valuers, chartered accountant firms, practicing company secretaries, consultants, lawyers and other entities in order to assist in the diligence by the Debenture Trustee. All costs, charges, fees and expenses that are associated with and incurred in relation to the due diligence as well as preparation of the reports/certificates/documentation shall be directly compensated/ remunerated by the Trustee.

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

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

(a) A Chartered Accountant ("CA") / Company Secretary (CS) appointed by Debenture Trustee will conduct independent due diligence as per scope provided, regarding security offered by the Issuer.
(b) CA/CS will ascertain, verify, and ensure that the assets offered as security by the Issuer is free from any encumbrances or necessary permission / consent / NOC has been obtained from all existing charge holders
(c) CA/CS will conduct independent due diligence on the basis of data / information provided by the Debenture Trustee.
(d) CA/CS will, periodically undertake due diligence as envisaged in SEBI circulars depending on the nature of security.
(e) On basis of the CA's report / CS report finding Due Diligence certificate will be issued by Debenture Trustee and will be filed with relevant Stock Exchanges.
(f) Due Diligence conducted is conducted on data / information made available to the Debenture Trustee appointed agency.

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

OTHER DISCLSOURE AND UNDERTAKINGS BY COMPANY

(a) Debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee.

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

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

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

(e) Due diligence certificate as per the format specified in Annexure II-A of the Chapter II of SEBI Debenture Trustees Master Circular and update the same into the Security and Covenant Monitoring System operated by a recognized Depository, which the Debenture Trustee shall validate/ confirm on such system: Enclosed as **Annexure VII.**

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

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

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

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

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

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

CREATION OF RECOVERY EXPENSE FUND-

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

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

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

Debenture Redemption Reserve

(a) It is hereby clarified that as on the Effective Date, pursuant to the Companies (Share Capital and Debenture Rules), 2014, non-banking financial company registered with the RBI are exempted from the requirement to maintain a debenture redemption reserve ("**DRR**") in case of privately placed debentures. As the Company is a non-banking financial company registered with the RBI, it is as on the Effective Date, exempted from the requirement to maintain a DRR.
(b) The Company hereby agrees and undertakes that, if required under Applicable Law, it will create a DRR in accordance with the provisions of the Companies Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.
(c) If during the tenor of the Debentures, any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR, the Company shall abide by such guidelines and shall do all such deeds, acts and things as may be required in accordance with Applicable Law.
(d) Where applicable, the Company shall submit to the Debenture Trustee a certificate duly certified by a chartered accountant certifying that the Company has transferred the required amount to the DRR at the end of each Financial Year.
(e) In addition to the foregoing, to the extent required by Applicable Law, the Company shall invest or deposit amounts up to such thresholds, and in such form and manner and within such time periods, as may be prescribed by Applicable Law, in respect of any amounts of the Debentures maturing in any Financial Year.

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 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "**ISSUE**") (HEREINAFTER REFERRED TO AS "DEBENTURES" / "NCDs") BY KOSAMATTAM FINANCE LIMITED (THE "**COMPANY**") OR ("ISSUER")
Deemed Bid opening and closing date	August 06,2025
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
Bid Opening and Bid closing Time	Series I Debentures: 9.00 AM to 10.00 AM Series II Debentures: 9.30 AM to 10.30 AM
Manner of allotment in the Issue	Multiple Yield Allotment
Manner of settlement in the Issue	Through the Clearing Corporation
Settlement Cycle	T+1

4.2 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	IDFSC First Bank
Branch Address	Palarivattom,Kochi

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.

4.3 Eligible Investors

The following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of the Bonds 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 ("**Eligible Investors**"):

Qualified Institutional Buyers ("**QIBs**") means the following entities:

a) A mutual fund, venture capital fund, Alternative Investment Fund and Foreign Venture Capital Investor registered with SEBI;
b) Foreign portfolio investor other than individuals, corporate bodies and family offices;
c) a Public Financial Institution;
d) a Scheduled Commercial Bank;
e) a multilateral and bi-lateral development financial institution;
f) a State Industrial Development Corporation;
g) An insurance company registered with Insurance Regulatory and Development Authority of India;
h) A Provident Fund with minimum corpus of Rs.25 Crores
i) A Pension Fund with minimum corpus of Rs.25 Crores
j) National Investment Fund set up by resolution No: F.No.2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India;
k) An insurance fund set up and managed by Army, Navy / Air force of the Union of India;
l) Insurance funds set up and managed by the Department of Posts, India; and
m) Systemically important Non- Banking Financial Companies.

Any non-QIB including *inter-alia* resident individual investors, Hindu Undivided Families (excluding minors and NRIs), Partnership Firms and Limited Liability partnership firms, Trusts (including public charitable trusts), association of persons, societies registered under the Applicable Laws in India, companies, bodies corporate etc., who/ which has been authorized by the Issuer, to participate in a particular issue on the EBP platform.

The advisor(s)/ arranger(s)/ placement agent(s), broker(s) associated with the Issue and/or their affiliates/ subsidiaries/ associates/ group companies and/or their promoters/ directors/ key managerial personnel/ officers/ employees may subscribe to the Issue as the applicable laws including but not limited to (i) SEBI (Merchant Bankers) Regulations, 1992 and Code of Conduct

specified therein; (ii) Securities and Exchange Board of India (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue.

Note: Participation by Eligible 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. Issuer has not taken any approvals under FEMA and thus, NRIs/FIIs are not eligible to participate/ invest in the issue.

Investor are requested to check their eligibility to invest in the instrument as per rules, regulations, guidelines, statute or any government order applicable to them. The Issuer has not checked the eligibility for any class of investor.

All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures. Without prejudice to the aforesaid, where the selection of the eligible investors is required to be done pursuant to bidding mechanism on the Electronic Platform called the "EBP Platform" under the EBP Guidelines or any other successive arrangement/platform mandated by SEBI, only those Persons out of the aforesaid categories of investors, who are registered on the EBP Platform and are eligible to make bids for Debentures of the Issuer and to whom allocation is to be made by the Issuer pursuant to selection under the electronic book mechanism for issuance of securities on private placement basis in terms of the EBP Guidelines and the Electronic Book Providers shall be considered as "identified persons" for the purposes of Section 42(2) of the Companies Act, 2013 (as amended from time to time), 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 Guidelines) 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 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.

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

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.

4.4 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.

4.5 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.

4.6 Date of Allotment

All benefits relating to Debentures will be available to the Investors from the Date of Allotment for this NCD Issuance. The actual allotment of Debentures may take place on a date other than the Date of Allotment for this NCD Issuance. In case if the issue closing date of Debentures is changed (preponed / postponed), the Date of Allotment for this NCD Issuance 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 offer, and allotment of the Debentures shall only be made pursuant to this Key Information Document and Application Form. You may not be and are not authorized to:

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

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

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

This Key Information Document does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Debentures or the distribution of this Key Information Document in any jurisdiction where such action is not permitted. Persons into whose possession this Key Information Document comes are required to inform themselves about and to observe any such restrictions. The Key Information Document is made available to the Eligible Investors in the Issue on the strict understanding that it is confidential.

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

REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

1. 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.

2. DISCLAIMER OF THE SECURITIES & EXCHANGE BOARD OF INDIA

This document has not been filed with Securities & Exchange Board of India (SEBI). The Securities have not been recommended or approved by SEBI nor does SEBI guarantee the accuracy or adequacy of this document. It is to be distinctly understood that this document should not, in any way, be deemed or construed that the same has been cleared or vetted by SEBI. SEBI does not take any responsibility either for the financial soundness of any scheme or the project for which the Issue is proposed to be made, or for the correctness of the statements made or opinions expressed in This document. The issue of Debentures being made on private placement basis, filing of this document is not required with SEBI however SEBI reserves the right to take up at any point of time, with the Issuer Company, any irregularities or lapses in this document.

3. 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.

4. 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.

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 Kottayam, Kerala, 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 except as specifically provided for in the relevant Tranche/Issuance Debenture Trust Deed.

The Debenture Trustee does not guarantee the terms of payment regarding the issue as stated in this 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. DISCLAIMER IN RESPECT OF ARRANGERS

The Issuer has authorised the arranger(s) set out in Section 9 ("Arranger(s)") to deliver copies of this Key Information Document on behalf of the Issuer to Eligible Investors and to distribute the General Information Document and the Key Information Document in connection with the Debentures proposed to be issued by the Issuer.

The Issuer has prepared the General Information Document and this Key Information Document, and the Issuer is solely responsible for its contents. The Issuer will comply with all laws, rules and regulations and has obtained all regulatory, governmental and corporate approvals for the issuance of the Debentures. All the information contained in the Key Information Document has been provided by the Issuer or is from publicly available information, and such information has not been independently verified by the Arranger(s). No representation or warranty, expressed or implied, is or will be made, and no responsibility or liability is or will be accepted, by the Arranger(s) for the accuracy, completeness, reliability, correctness or fairness of this Key Information Document or any of the information or opinions contained therein, and the Arranger(s) hereby expressly disclaim, any responsibility for the contents of this Key Information Document and any liability, whether arising in tort or contract or otherwise, relating to or resulting from such documents or any information or errors contained therein or any omissions therefrom. By accepting this Key Information Document, the investor agrees that the Arranger(s) will not have any such liability.

It is hereby declared that the Issuer has exercised due diligence to ensure complete compliance of prescribed disclosure norms in this Key Information Document. Each person receiving this Key Information Document acknowledges that such person has not relied on the Arranger(s), nor any person affiliated with the Arranger(s), in connection with its investigation of the accuracy of such information or its investment decision, and each such person must rely on its own examination of the Issuer and the merits and risks involved in investing in the Debentures. The Arranger(s): (a) has no obligations of any kind to any invited Investor under or in connection with any transaction documents; (b) is not acting as trustee or fiduciary for the investors or any other person; and (c) is under no obligation to conduct any "know your customer" or other procedures in relation to any person on behalf of any investor. Neither the Arranger(s) or its respective officers, directors, employees are responsible for: (a) the adequacy, accuracy, completeness and/ or use of any information (whether oral or written) supplied by the Issuer or any other person in or in connection with any transaction document including this the Key Information Document; (b) the legality, validity, effectiveness, adequacy or enforceability of any transaction document or any other agreement, arrangement or document entered into, made or executed in anticipation of or in connection with any transaction document; or (c) any determination as to whether any information provided or to be provided to any finance party is non-public information the use of which may be regulated or prohibited by applicable Law or regulation relating to insider dealing or otherwise.

The role of the Arranger(s) in the assignment is confined to marketing and placement of the Debentures on the basis of this Key Information Document as prepared by the Issuer. The Arranger(s) has neither scrutinized nor vetted nor has it done any due diligence for verification of the contents of this Key Information Document. The Arranger(s) is authorized to deliver copies of this Key Information Document on behalf of the Issuer to Eligible Investors which are considering participation in the Issue and shall use the Key Information Document for the purpose of soliciting subscriptions from Eligible Investors in the Debentures to be issued by the Issuer on a private placement basis. It is to be distinctly understood that the use of this document by the Arranger(s) should not in any way be deemed or construed to mean that the Key Information Document has been prepared, cleared, approved

or vetted by the Arranger(s); nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Key Information Document; nor does it take responsibility for the financial or other soundness of this Issuer, its management or any scheme or project of the Issuer. The Arranger(s) or any of their directors, employees, do not accept any responsibility and/or liability for any expenses paid arising of whatever nature and extent in connection with the use of any of the information contained in this Key Information Document.

The investors should carefully read and retain this Key Information Document. However, the investors are not to construe the contents of hereof or thereof as investment, legal, accounting, regulatory or tax advice, and the investors should consult with their own advisors as to all legal, accounting, regulatory, tax, financial and related matters concerning an investment in the Debentures. This Key Information Document is not intended to be the basis of any credit analysis or other evaluation and should not be considered as a recommendation by the Arranger(s) or any other person that any recipient participates in the Issue or advice of any sort. It is understood that each recipient of this Key Information Document will perform its own independent investigation and credit analysis of the proposed financing and the business, operations, financial condition, prospects, creditworthiness, status and affairs of the Issuer based on such information and independent investigation as it deems relevant or appropriate and without reliance on the Arranger(s) or on the Key Information Document.

10.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 Date of Allotment for this NCD Issuance after verification of the Application Form, the accompanying documents and on realisation of the application money.

Serial No: 1

Addressed to:

A.K. Capital Finance Limited
A. K. Capital Services Limited
A K Wealth Management Private Limited
AK Stockmart Private Limited
A.K Services Private Limited
A K Capital Corporation Private Limited
IB Future Tech Private Limited
MAS Financial Services Limited
Manba Finance Limited

SECTION 6: FROM NO PAS – 4

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

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

Series I -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES

Series II -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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

BY KOSAMATTAM FINANCE LIMITED (THE "COMPANY") OR ("ISSUER")

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.

6.2 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
(iv) Loan from any bank or financial institution and interest thereon: NIL

Name, designation, address and phone number, email ID of the nodal / compliance officer of the Company, if any, for the private placement offer process:

6.5

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	Board resolution dated: July 24,2025 Debenture Committee resolution dated July 26,2025 A copy of the resolution 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 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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
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 1,00,000/- (Indian Rupees One Lakh) 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 1,00,000/- (Indian Rupees One Lakh) 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 1,00,000/- (Indian Rupees One Lakh) 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 07,2025, 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 Date of Allotment for this NCD Issuance, 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.
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 1,00,000/- (Indian Rupees One Lakh) per Debenture.
Amount, which the Company intends to raise by way of proposed offer of securities	**Series I -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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
Terms of raising of securities:	**Duration, if applicable:** — Debentures will be redeemed on SERIES I Debentures: 30 Months (-February 07, 2028) SERIES II Debentures – 36 Months (August 07, 2028) The proposed interest payment and redemption schedules are set out in **Annexure IV** of this Key Information Document.

	Rate of Interest or– Coupon	SERIES I Debentures -Fixed coupon –10.62 % p.a. payable monthly. SERIES II Debentures -Fixed coupon –10.62 % p.a. payable monthly.
	Deemed Date of Allotment	August 07, 2025
	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 06,2025 **Deemed Issue Closing Date:** August 06,2025 **Deemed Pay-in Date:** August 07,2025 **Date of Allotment for this NCD Issuance:** August 07, 2025	
Purpose and objects of the Issue/Offer	Please refer to section named "*Utilization of the Issue Proceeds*" in Section 2.5 (*Issue Details*) of this Key Information Document.	
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	**-**	
Principal terms of assets charged as security, if applicable	Please refer to section named "Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)" in Section 2.5 (Issue Details) of this Key Information Document.	
The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	NIL	

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

S. No.	Category	Pre-issue		Post-issue	
		No. of shares held	Percentage (%) of shareholding	No. of shares held	Percentage (%) of shareholding
A	*Promoters' holding*				
	Indian				
1	Individual	15,97,45,210	70.25	15,97,45,210	70.25
	Bodies Corporate	0	0	0	0
	Sub-total				
2	Foreign promoters	-	-	-	-
	Sub-total *(A)*	15,97,45,210	**70.25**	15,97,45,210	**70.25**

B	*Non-promoters' holding*				
1	Institutional Investors	0	0	0	0
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	3,15,37,043	13.87	3,15,37,043	13.87
	Others (including Non-resident Indians)	0	0	0	0
	Sub-total *(B)*	6,76,62,630	29.75	6,76,62,630	29.75
	GRAND TOTAL	**22,74,07,840**	**100**	**22,74,07,840**	**100**

6.8 Mode of payment for subscription:

- Cheque
- Demand Draft
- Other Banking Channels

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) (₹ in lakhs) :

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	2.90	2.35	1.55
4.	C. Thomas John	Independent Director	NA	0.45	4	2.9
5.	Sebastian Kurian	Independent Director	0.50	4.3	1.70	1.1
6.	Josy Thomas	Independent Director	Nil	1.00	NA	NA
7.	Davis George	Independent Director	Nil	.005	NA	NA

<table>
<tr>
<td>Related party transactions entered during the preceding 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter and current financial year with regard to loans made or, guarantees given or securities provided</td>
<td>
<table>
<tr><th>Financial Year</th><th>Standalone</th></tr>
<tr><td>2024-25</td><td>Please refer Note no. 38 to the financial statements as appearing on page 114 of the Financial Statements of FY 2024- 2025 of the Company.</td></tr>
<tr><td>2023-24</td><td>Please refer Note no. 38 to the financial statements as appearing on page 114 of the Annual report of FY 2023-24 of the Company, link enclosed herein above.</td></tr>
<tr><td>2022-23</td><td>Please refer Note no. 38 to the financial statements as appearing on page 109 of the Annual report of FY 2022-23 of the Company, link enclosed herein above.</td></tr>
</table>
Note: Please note that all the annual reports are uploaded on the website of the Company
</td>
</tr>
<tr>
<td>Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this private placement offer cum application letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark</td>
<td>NIL</td>
</tr>
</table>

Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of this private placement offer cum application letter in the case of the Company and all of its subsidiaries and if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this private placement offer cum application letter and if so, section-wise details thereof for the Company and all of its subsidiaries	NIL

6.10 Financial Position of the Company:

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

The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value)	**Particulars**	**Amount in ₹**
	Authorised share capital	
	50,00,00,000 Equity Shares of face value ₹10 each	5,00,00,00,000

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

Size of the Present Offer	**Series I -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES **Series II -**ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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
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 (in ₹)	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 06,2025	14,00,901	10	50	Cash	Rights Issue7	22,74,07,840	22,74,07,840	1,18,06,90,734	Nil
Total						**22,60,06,939**	**2,26,00,69,390**		

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

SR.NO.	NAME	NUMBER OF SHARES ALLOTTED
1	Urmila Devi A P .	8,000.00
2	Sreedevi .	6,000.00
3	Shiny Shaji .	10,000.00
4	P I Thomas .	47,000.00
5	Hafsa C M .	14,000.00
6	Gicco George .	18,000.00
7	Elsamma Mathew .	9,000.00
8	Bini Mary George .	8,000.00
9	Aleyamma Varghese .	10,000.00
10	Suja Varghese .	6,000.00
11	Jaison V R .	10,000.00
12	Santhamma Johnson .	6,000.00
13	Tom Joseph .	6,000.00
14	John Thomas .	12,000.00
15	Suku J Kurian .	7,000.00
16	Ouseph .	7,000.00
17	Gracy Alexander .	6,000.00
18	Annamma T John .	6,000.00
19	Vidyasagar G .	12,000.00
20	Thomas Vareekal Scaria .	6,000.00
21	Liceyamma Plakottayil Varkey .	10,000.00
22	Sherly Wilson .	20,000.00
23	Chinnamma I .	36,000.00
24	Syrus J .	10,000.00
25	Thomas Ayrookuzhiyil Samuel .	20,000.00
26	Varughese Thomas .	20,000.00
27	Shahidha Moosa	6,000.00
28	T N Sadasivan Nair .	8,000.00
29	Rachel Philip .	12,000.00
30	Shyjan E P	6,000.00

31	Sheena Benny	7,000.00
32	Dhanya Raj .	8,000.00
33	P C Varghese .	20,000.00
34	Sajikumar Sukumarapillai .	8,000.00
35	Babu Ahamad Kabir	20,000.00
36	Mathai V A .	6,000.00
37	Reeja Mathews .	6,000.00
38	Mariamma Oommen .	6,000.00
39	Inasu .	6,000.00
40	Jayasree Radhadevi .	14,000.00
41	Sindhu .	19,000.00
42	Sheeba S Baby .	9,000.00
43	Ansamma Tomy .	8,000.00
44	Josey K K .	30,000.00
45	Benny Joseph .	8,000.00
46	Varughese Cheriyan .	8,600.00
47	Rejishkumar K R .	20,000.00
48	Akhil Udayan .	10,000.00
49	Lizamma L .	14,000.00
50	Peter Paul	12,000.00
51	Anand Padmavathi Sailesan .	8,000.00
52	Sarakutty	6,000.00
53	Liby C Baby .	6,000.00
54	Aleyamma Abraham	10,000.00
55	Louis Thomas .	6,000.00
56	Simy Dominic .	10,000.00
57	Omana Amma G .	9,000.00
58	Betty Jaison .	20,000.00
59	Paulose Parathuvayalil Sunny .	6,000.00
60	Bijoy Paul	6,000.00
61	Rosa Alias Rekha	6,000.00
62	Johnson C .	6,000.00
63	Santhamma Scaria .	14,000.00

64	Pulikottil Antony Marykunju .	20,000.00
65	Shantymole Sasivilasam Alfred	20,000.00
66	Pushkaran K .	8,000.00
67	Abraham Thomas .	6,000.00
68	Raveendran Namboothiripad .	6,000.00
69	Paulson P J .	6,000.00
70	Rigy Jaison .	10,000.00
71	O C Varghese .	10,000.00
72	Elsa Emil	6,000.00
73	Tijo T Chethiyil .	6,000.00
74	K C Georgekutty .	6,000.00
75	Sindhya Varghese .	10,000.00
76	Molykutty Mathew .	25,000.00
77	Babu Varghese .	6,000.00
78	Vibin .	20,000.00
79	Antony K D .	6,000.00
80	Julius Koshy .	40,000.00
81	K Y Mathai .	6,000.00
82	Annamma Jose Cherukunnel .	10,000.00
83	Ancy George .	6,000.00
84	Alice Lukose .	10,000.00
85	Jidin Jacob Kurian .	10,000.00
86	Gerald James .	12,000.00
87	Sindhu Suresh .	6,000.00
88	Valsamma C N	6,000.00
89	Lissy Joy .	6,000.00
90	Rinta Ann Mathew .	25,000.00
91	Anitha Varghese .	6,000.00
92	Cheriyan E V .	6,000.00
93	Aldo Vincent	6,000.00
94	Sheeja Joy .	10,000.00
95	Beno John .	8,000.00
96	Alexandar Oomman .	10,000.00

97	Vasu Mohanan .	20,000.00
98	Aleyamma Roch .	10,000.00
99	T T Antony .	6,000.00
100	Issac Varghese .	14,000.00
101	M A Kuriakose	10,000.00
102	Gregory Simon T .	6,000.00
103	Jeremiah Godly Varghese .	6,000.00
104	Sethulekshmi Kunjamma .	6,000.00
105	Sasikumar Madhavan Pillai .	8,000.00
106	Annieamma Kurien .	6,000.00
107	Ponnamma Thankachan	6,000.00
108	Abraham P P	6,000.00
109	Idicula Chaprathu Varghese .	6,000.00
110	Mary Abraham .	6,000.00
111	Job T J .	7,200.00
112	Syrleenj Veliyil John .	6,000.00
113	Vazhaparambil Jacob Johny	12,000.00
114	V K Manmadhan .	8,000.00
115	Mercy Jose .	6,000.00
116	Baby Jose .	6,000.00
117	Baisil Alias .	6,000.00
118	Anandavally Vijayan Pillai	6,000.00
119	Kunju Kunjamma John .	6,000.00
120	Susan Alex .	20,000.00
121	Benny Thomas Vayaliparambil .	20,000.00
122	Lizy Kurian .	9,800.00
123	Mariyamma Raju .	6,000.00
124	Janesh Kumar Krishna Pillai .	8,000.00
125	Sreelatha T S .	10,000.00
126	Malath Kurian Elias .	6,000.00
127	C T Babukutty .	20,000.00
128	Kochurani Mathew	10,000.00
129	Alias Kollethu Chummar .	6,000.00

130	P M Joseph .	10,000.00
131	Shibu Simon .	10,000.00
132	Alice Cyriac .	12,000.00
133	Joy P Joseph .	10,000.00
134	George Pulickakudy Varghese .	6,000.00
135	Thomas Abraham .	10,000.00
136	Dinu Babukutty .	15,000.00
137	Bhanu Velayudhan .	16,000.00
138	Sheeja Moni .	10,000.00
139	Abraham Varghese .	10,000.00
140	Sreeja Pezhunilkunnathil Krishnankutty Nair .	30,000.00
141	Rajeev Kumar Gopala Pillai .	30,000.00
142	Sasidharan Nair .	6,000.00
143	Sosamma Jose Moolayil Kizhakkethil .	12,000.00
144	Puthur Rappai Johnson .	7,400.00
145	Susy K K	6,000.00
146	Kannukadan Kuriappan Valsa .	20,000.00
147	Thulasi Pisharasiar N .	8,000.00
148	Soniya Joseph .	14,000.00
149	Michael John .	6,000.00
150	Layamma Thomas .	10,000.00
151	Thalhathu Ouseph Paul .	12,000.00
152	Kampadathil Sebastian Joseph	13,000.00
153	Tom Varghese .	10,000.00
154	Jose Simon .	12,000.00
155	Arun Palakkuzhippil Francis .	10,000.00
156	Vikrama Panicker Parameswara Panicker .	20,000.00
157	Job George .	6,000.00
158	Aleena Thomas .	20,000.00
159	Simpson Joseph .	10,000.00
160	Mathew Kuncheria .	10,000.00
161	Mariamma Jacob .	6,000.00
162	Thomas Francis	10,000.00

163	Antony Joseph .	6,000.00
164	Rajalakshmi G Panicker	10,000.00
165	Kurian Varughese .	12,000.00
166	Anate Mary Augustin .	6,000.00
167	George J Puthiyidom .	6,000.00
168	Geetha Ramesh .	10,000.00
169	Baby Alias .	10,000.00
170	Geevarghese Philip .	20,000.00
171	Jincy Shaju	6,000.00
172	Sreejamol S .	6,000.00
173	Ancy Mathew	6,000.00
174	Sajitha V S .	6,000.00
175	Lucy Simon .	6,000.00
176	Sherly Mathew Melit Palathingal .	6,000.00
177	Kurian Jos Vazhappilly .	6,000.00
178	Radhakrishna Pillai G .	6,000.00
179	Sankarawarrier Prasannakumari .	8,000.00
180	Elsy Antony .	10,000.00
181	Sahadevan .	12,000.00
182	Joseph M V .	30,000.00
183	Edakkalathur Ouseph Kochudevassy .	22,000.00
184	Annie Jacob .	9,400.00
185	Merin Grace Ben .	6,000.00
186	Sebastian .	6,000.00
187	K Gopalakrishnan .	6,000.00
188	K M Joseph .	12,000.00
189	Mangalamuttam Job Joseph .	20,000.00
190	Susamma M	10,000.00
191	Philip V George .	6,000.00
192	Santhi G S	6,000.00
193	Sarojini P .	6,000.00
194	Rachel Baby .	6,000.00
195	Thomas Varghese .	36,000.00

196	Daniel Thomas .	10,000.00
197	Anita Tom Kurian .	10,000.00
198	Sasidharan Nair K K .	6,000.00
199	Thomas Mathew T .	12,000.00
200	Binilkumar M S .	6,000.00
201	George P Varughese .	11,000.00
202	Santhamma George .	10,000.00
203	Mariamma Monikkuttan .	8,000.00
204	Asha Peter .	20,000.00
205	Marykutty Mathew .	10,000.00
206	Sebastian Mathew P .	20,000.00
207	Ancy Babu .	6,000.00
208	Sherly Abraham .	12,000.00
209	Shini Biju .	6,000.00
210	Ameena Shaju .	10,000.00
211	James K J .	10,000.00
212	Mercy Joseph .	6,000.00
213	Saramma Varkey .	8,000.00
214	Thankachan P P .	14,000.00
215	Sadique .	6,000.00
216	T G Manoj .	6,000.00
217	Kamalasanan C R .	6,000.00
218	Monson Varughese .	12,000.00
219	E P Devassy .	6,000.00
220	Mallika .	8,000.00
221	Ammini Raju Athanickal .	12,000.00
222	Cheeramelil Chacko Thomas	12,000.00
223	Giju Thomas .	12,000.00
224	Remya Rajesh	8,000.00
225	Mathew Varghese .	6,000.00
226	Biju Varghese	20,000.00
227	Shaji Kunnilakat John	12,000.00
228	Anagha P J .	6,000.00

229	Mrudul P D .	10,000.00
230	Maliakkel Kuriappan Kochurani .	6,000.00
231	K G Sreekumari .	6,000.00
232	C U K Nair .	10,000.00
233	Saraswathy Narayanan	6,000.00
234	Pauly P K	6,000.00
235	K T Peter .	13,000.00
236	Mary Paul .	11,000.00
237	Laly Babu .	6,000.00
238	Lissy .	6,000.00
239	Vasudevan Dwarakanathan Nettath	7,000.00
240	Thomas Abraham .	7,000.00
241	Shantymol Kuriakose .	6,000.00
242	T V Thomas .	6,000.00
243	Sajimon Simon .	24,000.00
244	Radhamma .	6,000.00
245	Mohanakumar V D .	6,000.00
246	K J Paul	6,000.00
247	Sreekantan Nair Kuttan Pillai .	10,000.00
248	Neethu .	6,000.00
249	Jobel George .	6,000.00
250	Yohannan Poikamelethil Chacko	10,000.00
251	Thomas Thomas Noottanikunnel .	10,000.00
252	Thomas Joseph .	12,000.00
253	Gopakumar Madathilparambil Govindapillai	12,000.00
254	Vikramapanicker Praveenkumar .	12,000.00
255	Kala Nandakumar .	6,000.00
256	Elizabeth Alexander .	6,000.00
257	Jemi John .	10,000.00
258	Anju Mariam Varghese .	6,000.00
259	Podimon C G .	6,000.00
260	George P G .	23,000.00
261	Reshma .	15,000.00

262	Pratheeshkumar P .	6,000.00
263	Mini Vincey .	6,000.00
264	Sneha Shawn	6,000.00
265	M S Yohannan .	6,000.00
266	Balappan Nair K G .	6,000.00
267	Leelamma Chacko .	6,000.00
268	Aluvile Kavitha Geevarghese	10,000.00
269	Jiji Joseph .	10,000.00
270	Usha .	7,000.00
271	Valsamma Varghese .	28,000.00
272	Amal A .	6,000.00
273	Edwin Biju Mathai	6,000.00
274	Thomas K C .	10,000.00
275	Shany Anet A .	6,000.00
276	Aleyamma M Vadakel .	20,000.00
277	Paul Peter Malakeel .	8,000.00
278	Radhakrishnan J .	6,000.00
279	Ponnattu Mathai George	6,000.00
280	Annakutty Varghese .	8,000.00
281	Lilly Mathai .	6,000.00
282	Susy Paul .	6,000.00
283	Neena Antony .	10,000.00
284	Edapylavan Varkey Thomas .	24,000.00
285	Sunil George K B .	15,000.00
286	Krupa Noble P Thomas .	8,400.00
287	M D Paulose .	38,000.00
288	Gnanaseelan Joshua .	10,000.00
289	Thankamma Varghese	24,000.00
290	Rebecca Abraham .	6,000.00
291	Rosamma Thottuvelil Sebastian	8,000.00
292	Sabu Jacob Vadakkadom .	6,000.00
293	Sheeladevi .	6,000.00
294	Sathikumary N R	6,000.00

295	Sony R R .	6,000.00
296	Pushpa George	6,000.00
297	Laly Kurian .	10,000.00
298	Ramani John .	12,000.00
299	Jessy Cherian .	20,000.00
300	K V George .	10,000.00
301	Gil George .	14,000.00
302	Aswin S Palappillil .	6,000.00
303	Kuriakose Palappillil Varkey .	6,000.00
304	Sabu Kurian	6,000.00
305	Georgie Alexander	22,000.00
306	Sankara Pillai .	16,000.00
307	Sasikumar N K .	6,000.00
308	Harikumar D	10,000.00
309	Shajimon P V .	6,000.00
310	Renjitha Raj T P .	12,000.00
311	Goldy R Nath .	7,500.00
312	Thomaskutty M	10,000.00
313	Sarojini Kesavan .	6,000.00
314	Mavelil Joshua Koshy .	6,000.00
315	Chacko Abraham .	6,000.00
316	Chinnamma Aniyan Kunju .	7,000.00
317	Aniyankunju Kunjappy .	7,000.00
318	Lovely Babu .	6,000.00
319	Moncy Cheriyan .	10,000.00
320	Lizyamma Varghese .	18,000.00
321	Abraham George .	27,400.00
322	Suja Johns .	6,000.00
323	Chandralekha .	6,000.00
324	Jyothi S	10,000.00
325	Annamma K Vaidyan .	6,000.00
326	Saramma George .	6,000.00
327	Ramani Bhasi .	50,000.00

328	Jobin Mathew Kuthoor	8,000.00
329	Punneliparambil Paul Davies .	6,000.00
330	Lakshmi Unnikrishnan .	15,000.00
331	Lali Bharathan .	10,000.00
332	Saranya Kallayil Sankaranarayanan .	6,000.00
333	Rosamma .	6,000.00
334	Agnous Augustine .	6,000.00
335	Joseph John	6,000.00
336	Sunnichan T S .	7,000.00
337	Jose Cherian .	20,000.00
338	Geetha Madhu .	6,000.00
339	Sunitha .	6,000.00
340	Aleyamma K K .	13,000.00
341	George Varghese .	6,000.00
342	Kuttan Pillai Sasidharan Nair .	6,000.00
343	Alexander .	6,000.00
344	Sandhya Thomas .	12,000.00
345	Koshy Mathew	10,000.00
346	Sherly Joys .	6,000.00
347	Gopalakrishnan Nair .	6,000.00
348	Sabu John .	36,000.00
349	Kunjukutty Thankachan .	6,000.00
350	Mariyamma Varghese .	6,000.00
351	Leny John .	10,000.00
352	Philip George .	6,000.00
353	Shoma Anie Mammen	6,000.00
354	Celine M D .	20,000.00
355	Thekkeppat Sankarankutty .	18,000.00
356	Preethy Gil .	8,000.00
357	C P Thomas	12,000.00
358	Molly Joy .	6,000.00
359	O C Varghese .	10,000.00
360	Vineeth Varghese Joy .	8,000.00

361	Raju .	12,000.00
362	Pothanalil Padmanabhan Vijayan .	20,000.00
363	Sobhana Vijayan .	20,000.00
364	Hebu Ismail Dileep .	6,000.00
365	Celine Kuriala .	6,000.00
366	Lonappan Alappat Pauly	10,000.00
367	Roshmi Jestine Erumakkattuparambil .	6,000.00
368	Bincy Liju .	7,000.00
369	Vijayalakshmi P .	10,000.00
370	Vilasini Aravindan .	10,000.00
371	Antony L Kakkassery	6,000.00
372	Laila .	7,000.00
373	Mahalakshmi Vadakkeodath .	16,000.00
374	Cherian Joseph	10,000.00
375	Marykutty Cherian .	30,000.00
376	Anoop Kunnathully .	8,000.00
377	K D Mary .	7,000.00
378	Joshimol S .	6,000.00
379	Abraham T Mathew .	6,000.00
380	Georgekutty Mathew .	6,000.00
381	Joy Madathettu Chettayil Chacko .	7,000.00
382	Nishamol K Thomas .	9,000.00
383	Binoy Augustine .	8,000.00
384	Sebastian K K .	6,000.00
385	Mariamma M M .	6,000.00
386	Aleyamma Abraham .	20,000.00
387	Jimmy Joseph .	32,000.00
388	Lizy Oppoottil Chacko .	10,000.00
389	Reeny Joe	13,000.00
390	Krishna Kumar K.P.	6,000.00
391	Mary Molly M A .	6,000.00
392	Sahadevan .	15,000.00
393	Leelamma Johny .	16,000.00

394	Prasad Vaidyan P K	8,000.00
395	Devayani .	16,000.00
396	Balakrishna Panicker L P .	6,000.00
397	Ambika .	15,000.00
398	G Sudha .	6,000.00
399	Baby Stephan .	6,000.00
400	Ajesh Kurian	10,000.00
401	Devadasa Pai T M .	8,000.00
402	Ani Joseph	6,000.00
403	Babu P Varghese .	10,000.00
404	Annie Jacob	6,000.00
405	Shelmi Kandathil Joseph .	20,000.00
406	Piouskutty Jose .	6,000.00
407	Baby John .	18,000.00
408	Shiny Baby .	6,000.00
409	Annamma Abraham .	25,000.00
410	Thomas P T .	6,000.00
411	Basanth Thomas .	8,000.00
412	John Eapen	8,000.00
413	Saly Rajan Vellappallil .	12,000.00
414	Bincy Joseph .	6,000.00
415	Paul V O .	6,000.00
416	Ramesh R Nair .	6,000.00
417	Bindhumol R	6,000.00
418	Ann Treesa Joshy .	8,000.00
419	Jommy Mathew .	8,000.00
420	Jinu Mathew .	16,000.00
421	Smithamol C A .	6,000.00
422	Ruby K Thomas .	6,000.00
423	Raju Joseph .	6,000.00
424	Thomas K .	6,000.00
425	Paul Jose Mathew	10,000.00
426	Babychen Manuel	6,000.00

427	Thomas Mathew	6,000.00
428	Vincy Wilson .	8,000.00
429	Jolly Stephen .	6,000.00
430	Reji Abraham .	6,000.00
431	Joly Jose .	10,000.00
432	Linse K A .	6,000.00
433	K A Polson .	6,000.00
434	Jose Kannampilly Antony .	10,000.00
435	Ranganadhan M T	10,000.00
436	Annmaria Puthur Johnson .	6,000.00
437	Lonappan T J .	10,000.00
438	Mary P V .	10,000.00
439	Lisna Anto .	13,000.00
440	Lucy	6,000.00
441	Thottan Varghese Vincent	6,000.00
442	Ancy Reegan .	6,000.00
443	Leemol Tito	6,000.00
444	Mary Anto T	6,000.00
445	Thankappan	6,000.00
446	Shyama Ashim	8,000.00
447	Joy John	6,000.00
448	Annamma Joseph .	10,000.00
449	Mariamma Babu .	6,000.00
450	Sherin John .	6,000.00
451	Dasan M Jorge .	20,000.00
452	Devassy C I .	10,000.00
453	Pathrose Kakkattil Kuruvilakuriako .	6,000.00
454	Sheeja P C	6,000.00
455	Antony Pullattu Antony .	6,000.00
456	Jayakumar T K .	6,000.00
457	Remya V Nair .	6,000.00
458	Jameela .	20,000.00
459	Anil Joseph	6,000.00

460	Neal George	10,000.00
461	Aisha .	6,000.00
462	Sunny Thomas .	18,000.00
463	Unnikrishnan Namboothiri A N .	6,000.00
464	Madhu Sudanan Namboothiri	6,000.00
465	P Radhamma .	6,000.00
466	Sherly Mathew .	6,000.00
467	Jessy Francis .	6,000.00
468	Indira M R	10,000.00
469	Molly Moncy .	9,000.00
470	Shirly Paul .	6,000.00
471	Merin Thomas .	20,000.00
472	Subaida Haleem	10,000.00
473	Fr Issac M I .	44,000.00
474	Antreesa Paul .	39,000.00
475	Moncy Vavachan .	9,000.00
476	Aleyamma Kuriakose .	6,000.00
477	Thomas Mathai .	40,000.00
478	Leenamma Francis .	6,000.00
479	Chinchu Varghese .	6,000.00
480	Thankamma Peter .	10,000.00
481	Sarala M .	6,000.00
482	Sania Varghese	12,000.00
483	Baldwin .	6,000.00
484	Ammini .	6,000.00
485	Sneha Prabha Rajamma .	8,000.00
486	Arianne Joseph .	10,000.00
487	Sandhya J S .	6,000.00
488	Morji John .	20,000.00
489	Rushendraprabha .	6,000.00
490	Thomas Jacob	8,000.00
491	Daisy Sebastian .	6,000.00
492	Lisy Sebastian .	10,000.00

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

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

SR.NO.	NAME	NUMBER OF SHARES ALLOTTED
1	Sony John	16,667.00
2	Vijaya Kumar K	10,000.00
3	Abraham P J	13,334.00
4	Anilkumar P	10,000.00
5	Paulose K P	5,000.00
6	Joseph K O	5,000.00

7	Saurav Somanath	5,000.00
8	Meenu Chandran	5,000.00
9	K P Kesavan	5,000.00
10	Reeba Saju	5,000.00
11	Varghese P O	5,000.00
12	Sherly M M	5,000.00
13	Jeeji T S	5,000.00
14	Leelamma Joseph Sibichan	9,000.00
15	Joseph Sibichan	10,000.00
16	Reena Philipose	18,000.00
17	K V Varghese	15,000.00
18	Jerome Santhosh Nambadan	5,000.00
19	Thomas K A	8,500.00
20	Jayakrishnan S	5,000.00
21	Jayan Rajan	5,000.00
22	Keerickal Geevarghese Chacko	8,334.00
23	Jacob Varughese Mepurathu	5,000.00
24	Shantha Chandy	25,000.00
25	Sowmya Jose P	5,835.00
26	Sebastian Denny Kuriakose	5,000.00
27	Joel Jose	8,335.00
28	Manikandan K R	5,000.00
29	Sajan Thomas	16,668.00
30	R Ayyappan	5,000.00
31	Mary Thomas	8,500.00
32	Jose Shelby	5,000.00
33	Pallipuram Job Jos	5,000.00
34	Shentiraj S S	6,667.00
35	Anoop Chandrasekharan Nair	5,000.00
36	Thomas Varghese .	6,700.00
37	Vivek Zachariah Stephen .	8,350.00
38	Chandramathy .	6,000.00
39	Annamma Solomon	17,500.00

40	Sheena Abraham .	5,000.00
41	John Easaw	8,334.00
42	Sreelekha .	5,000.00
43	Neseela .	11,670.00
44	Tom Varghese .	6,700.00
45	Santha George .	25,000.00
46	Augusthy James .	14,250.00
47	Aleyamma M Vadakel .	34,925.00
48	Cini P Mathew .	5,000.00
49	Mohamed Abdul Haleem P M	16,667.00
50	Subaida Haleem	8,334.00
51	Joppan D .	8,350.00
52	Sherly Roy	5,000.00
53	Alice Babu .	5,000.00
54	Chackochan K	5,000.00
55	Rajan Mathew .	5,000.00
56	Shibu Gopalan .	15,000.00
57	Elsamma Mathew .	17,500.00
58	Bhuvanachandran .	8,335.00
59	Bhaskaran Somarajan .	5,000.00
60	Daisy Raju .	6,667.00
61	Santhamma Scaria .	5,000.00
62	Geetha Kochumon	5,000.00
63	Usha Sukumaran .	8,250.00
64	Radha Kuruppuparambil Thundan .	24,150.00
65	Fr Seby Chittilappilly .	10,000.00
66	T K Ignatious .	8,500.00
67	Davis Antony .	5,000.00
68	Jose Thomas Chakkalakkal .	8,333.00
69	Vadassery Poulose Anto .	5,000.00
70	Mathews K Jacob .	10,000.00
71	Joseph K I .	5,000.00
72	Jessy Joseph .	5,000.00

73	Sankarawarrier Prasannakumari .	10,000.00
74	Chandrika Babu .	5,000.00
75	Chellappan Haridas .	8,000.00
76	Annakutty Varghese .	13,400.00
77	Jessy Jacob .	5,000.00
78	Eapen Varughese .	16,667.00
79	Annamma Thomas .	8,334.00
80	Mercy Tom	16,667.00
81	Mathew M T .	8,335.00
82	Sreekiran M .	5,000.00
83	Rajamma Bharathy .	5,000.00
84	Ambily Mariamma Thankachan .	33,500.00
85	Varghese Thomas .	6,700.00
86	Sujatha Kumari .	5,000.00
87	Jessymol .	5,000.00
88	Indira Ramachandran Pillai .	8,500.00
89	Bindu S Babu .	7,000.00
90	Seethalekshmi R .	8,335.00
91	Zeenath Ali Bamadeen .	5,000.00
92	K J Simon .	10,000.00
93	Moli Simon .	5,000.00
94	Mariamma Mathew .	5,000.00
95	P M Daniel .	7,000.00
96	Susan Jose	11,750.00
97	Abraham Varghese .	5,000.00
98	Muraleedharan G .	25,000.00
99	Daniel Varghese .	10,000.00
100	Ransa Beebi .	5,000.00
101	Mercy Shaju C .	8,334.00
102	Elavathingal Anthony George .	8,334.00
103	Joy .	5,750.00
104	Parameswaran Thampi Muralidharan Nair .	5,000.00
105	Eugene Simon .	41,750.00

106	Rajalekshmi Sivaraman	5,000.00
107	Minimol S R .	9,000.00
108	Jose P T .	6,667.00
109	Lethakumari M .	8,000.00
110	Joseph Ulahannan Mamala .	5,000.00
111	Remzine Dennis Mendez .	5,000.00
112	Jayalal R S	16,700.00
113	Valsala .	8,334.00
114	Kamalasanan C R .	5,000.00
115	Davis John Chiramel .	5,000.00
116	Podiyan .	5,000.00
117	John Mathew .	8,500.00
118	Surya .	10,850.00
119	Jiji Jose .	33,000.00
120	Retnamma K .	5,000.00
121	Gopikrishnan Gopalakrishna Pillai	8,335.00
122	Samuel Koshy Joseph .	5,000.00
123	Aleyamma Samuel .	15,000.00
124	Emily Anne Jerry .	16,675.00
125	Sosamma Oommen .	5,000.00
126	John Kunjappan Puthenparambil .	6,667.00
127	Shylaja Sudheesh .	6,667.00
128	Chinnamma Thomas .	8,334.00
129	Raju .	15,000.00
130	Thekkeppat Sankarankutty .	5,000.00
131	Devayani .	5,000.00
132	Sherly Abraham .	20,000.00
133	Rocky Edappulavan Joseph .	10,000.00
134	Saramma Aleyas .	16,665.00
135	Chembanal Easo Aleyamma .	5,000.00
136	Thambi Vadakkedathu Varghese .	8,334.00
137	Riyamol .	5,000.00
138	Jimmichan C A .	16,667.00

139	Sandhya Rani K J .	5,000.00
140	Laiju K R .	8,500.00
141	Rincy Sunil .	8,500.00
142	Alias Kollethu Chummar .	7,000.00
143	Molly John .	5,584.00
144	Elsamma Scaria .	16,667.00
145	Leelamma George Olikara .	9,167.00
146	Joshimol S .	5,000.00
147	K A Joseph .	66,667.00
148	Sajan Paul .	15,000.00
149	Manjaly Kunjuvareed Jose .	5,000.00
150	Muraleedharan N .	11,000.00
151	Usha Kumary Sadasivan .	6,667.00
152	George K A .	5,000.00
153	Thresiamma Tom .	5,000.00
154	Beno John .	8,335.00
155	Ritamma Mathew .	5,000.00
156	George P G .	30,000.00
157	Mariamma Babu .	12,000.00
158	Babu Matheth Idicula .	13,500.00
159	Johncy Elsa John .	5,000.00
160	Mariamma Pallattusseril John .	13,500.00
161	C D David .	5,850.00
162	Alexander Moolamuriyil Thomas	5,050.00
163	George .	7,500.00
164	Jacob Varghese .	5,000.00
165	Susamma Kuranjoor Abraham .	6,000.00
166	Jayasree .	8,350.00
167	Jigi Joseph	8,334.00
168	Aleyamma Thomas .	5,000.00
169	Shinu Annie Itty .	5,000.00
170	Thomas Chacko .	33,334.00
171	Thresyamma Thomas .	16,667.00

172	Wilson Rajaian .	5,000.00
173	Madhavan Pillai Subramonia Pillai .	5,000.00
174	Viji Baby .	10,000.00
175	Sheena R N .	5,000.00
176	Sheela Thomas .	14,200.00
177	Suma Jose .	18,000.00
178	Jose K Samuel .	5,000.00
179	Varughese Samuel .	5,000.00
180	Ajaynath R .	5,000.00
181	Rajesh R .	5,000.00
182	Seetha Lakshmiyamma .	5,000.00
183	C T Koshy .	5,000.00
184	Mathew .	5,000.00
185	K G Johnson .	5,000.00
186	Rosamma Daniel .	5,000.00
187	Abraham C P .	5,000.00
188	Manojkumar V .	5,000.00
189	Smitha Joyis .	6,667.00
190	Annamma Varghese .	5,000.00
191	Philip V George .	5,000.00
192	Bincy Varghese .	5,000.00
193	Janiffer Mendez .	5,000.00
194	Radhakrishnan Kunjupanicker .	5,000.00
195	Elezabath B .	5,000.00
196	Sibi Joseph .	5,000.00
197	Agnous Augustine .	8,334.00
198	Lukose Joseph .	5,000.00
199	Joyal Sebastian .	5,000.00
200	Anate Mary Augustin .	5,000.00
201	Abraham K M .	5,834.00
202	Molly John .	8,334.00
203	Delphi Antony .	8,334.00
204	Lonappan T J .	5,000.00

205	Mary P V .	5,000.00
206	Renjith Rajagopalan Kuruvath	5,000.00
207	Kallakkavumkal Kurien Chacko .	5,000.00
208	Devassy P C	5,000.00
209	Jainy George .	10,834.00
210	Mathai K K .	5,000.00
211	V K Raveendran .	6,667.00
212	Mary Paul .	18,700.00
213	Gracy Isaac .	18,750.00
214	Chinnama Skaria .	6,667.00
215	Sunil Kumar K .	5,000.00
216	Anil Kumar Mani .	5,000.00
217	Vijayalakshmi .	5,000.00
218	Michelle Roy Kannanthanam .	5,000.00
219	Shajimon Athakadu Cherian .	10,000.00
220	Mercy Jose .	5,000.00
221	Rani George Vadukkut .	5,000.00
222	Baji K K	5,000.00
223	Yacob Panengadan Antony .	11,666.00
224	Rekha Varghese .	5,000.00
225	Mary Christina	8,333.00
226	P B Prabhakaran	5,000.00
227	Palathingal John Lisa	6,000.00
228	Ginu Cherian .	11,667.00
229	Deepa Chacko .	5,000.00
230	Sobhana Ammini .	5,000.00
231	Shelji .	5,000.00
232	Prasad Skariah .	16,667.00
233	Vincent Cherukara Philip .	5,000.00
234	Smitha Luke .	5,335.00
235	Thressiamma Joseph .	8,334.00
236	Roy Suresh .	6,670.00
237	Vijayalakshmi Amma P .	16,667.00

238	Roy Chacko .	7,500.00
239	Thankachan Gheevarghese .	9,500.00
240	Johnson Vergis .	5,000.00
241	Krishnapriya S .	8,334.00
242	Rosamma John .	8,250.00
243	Anila Thankachan .	8,350.00
244	Aleyamma Simon .	5,000.00
245	Jayamol Unnoonni .	10,000.00
246	T Y Easo .	9,000.00
247	Samuel P T .	5,000.00
248	Mathew T K .	10,000.00
249	Ken Suresh .	14,000.00
250	Mariamma T T .	5,000.00
251	Joice Thomas .	5,000.00
252	Remya K S .	5,000.00
253	Suseela .	5,000.00
254	Anjana Saseendra Kurup .	5,000.00
255	Dominic C Mundackal .	5,000.00
256	Sonu C Thomas .	5,000.00
257	Annamma Varghese .	6,670.00
258	Renu George .	5,000.00
259	Annie Thevareth Abraham .	7,000.00
260	Ammini Mathai .	8,334.00
261	Prasannakumari .	5,850.00
262	Susan Thomas Joseph .	5,000.00
263	Geetha S .	5,000.00
264	Omana Unnithan .	5,000.00
265	Abraham Vaidyan .	8,334.00
266	Gil George .	8,334.00
267	K Y Mathai .	5,000.00
268	Philip John	8,334.00
269	Molly Philip	8,334.00
270	Kunjammini .	8,334.00

271	Elsamma Abraham .	25,000.00
272	Gracamma Kuruvila .	5,000.00
273	Elsamma Kavithala Joseph .	20,000.00
274	Philip Mathew .	5,000.00
275	Sujatha P .	6,000.00
276	Ramakrishnan .	5,500.00
277	Renu Kunjumon .	8,550.00
278	Janardana Madhavapanicker Kurup .	43,338.00
279	Sonia Suresh .	16,669.00
280	Alan Abey Thomas .	10,000.00
281	Ushadevi Mathoor Saraladevi	5,000.00
282	Joseph Mathew .	5,000.00
283	Seeja Jacob .	5,000.00
284	Sumam George .	5,000.00
285	Philip K C .	5,000.00
286	K G Kunjumon .	21,500.00
287	K E Jacob .	10,000.00
288	Vidyasagar G .	5,000.00
289	Antony Thomas .	5,000.00
290	Ancy Susan George	5,000.00
291	Prijith Varghese Mathew .	5,000.00
292	Thresiamma Antony	5,000.00
293	Priya K .	8,335.00
294	Liya Shibu .	5,000.00
295	Susan Samuel Thomas .	5,000.00
296	Molamma Jacob .	5,000.00
297	Thomas Varughese	5,000.00
298	Sheeladevi .	5,000.00
299	Abraham Kottoorethu George .	5,000.00
300	Anandavally Vijayan Pillai	5,000.00
301	Biju Divakaran .	5,000.00
302	Santhakumari Amma Thankamma Pillai .	5,000.00
303	Gracy Simson T .	5,000.00

304	Madhu Unnikrishnan Nair .	15,000.00
305	Valsamma James .	11,250.00
306	Mini Joseph .	8,334.00
307	Shinod Kakkassery Varghese .	5,000.00
308	Peter Jerome	41,500.00
309	Leena Rani L .	5,000.00
310	Rosy Mathew .	5,000.00
311	Aliyamma Baby	7,000.00
312	Benson Baby	6,000.00
313	Bosky Baby	6,000.00
314	Saby K Joy .	5,000.00
315	T Lekhakumari Amma .	8,334.00
316	Sujin Varghese Mappila	5,000.00
317	Rajendran Pillai M .	6,700.00
318	Chandrika Janardan Kurup .	15,000.00
319	Jose Joseph	5,000.00
320	George T Philip .	6,667.00
321	Mary Thomas .	10,850.00
322	V R Rajendra Karnavar .	5,000.00
323	Jose George .	5,000.00
324	Sasidharan Nair .	5,000.00
325	Shimon Shibu Puthukkattu .	5,000.00
326	John Abraham Anjilimoottill .	5,000.00
327	Arundathi Bai K .	5,000.00
328	Leelamma Thomas .	5,000.00
329	Baby .	5,000.00
330	Micky Chacko .	6,667.00
331	Sainudeen P U	16,678.00
332	Mini Simon .	5,000.00
333	Abraham C G .	5,000.00
334	Sreeja R .	8,335.00
335	Rajan Chellappan .	8,335.00
336	Parvathy K R .	15,000.00

337	Karappanveettil Mohammed Naseer .	5,000.00
338	Smitha Marylyn Thomas .	5,000.00
339	Prastheena Pathrose .	5,001.00
340	Britto John Paul .	5,250.00
341	Indulekha V .	16,700.00
342	K C Joy .	7,500.00
343	George Varghese .	10,000.00
344	Sabu Jacob	5,000.00
345	Philip Jacob	7,500.00
346	Anju Joseph .	10,834.00
347	Idicula Kurian .	10,000.00
348	Ria Jose .	7,500.00
349	Augusthy Pulickeel Kurian .	5,000.00
350	K M Joseph .	10,000.00
351	Joseph Paily .	5,000.00
352	Jose P O .	5,000.00
353	Molly Jacob .	14,168.00
354	Sipin Elizabeth Paul .	5,000.00
355	Varghese V M .	5,000.00
356	Minishony .	5,000.00
357	Loviji Geofry .	16,667.00
358	Shajan Thomas .	5,000.00
359	Giju Thomas .	16,667.00
360	Nestin Balu Edappattu .	8,334.00
361	K V George .	5,000.00
362	Susan Varghese .	8,300.00
363	Santhosh K N .	15,000.00
364	Rajankutty G .	10,000.00
365	Gopakumar T R .	5,000.00
366	Geethamony Prabakaran Pillai	16,700.00
367	Sukumara Pillai Kuttan Pillai .	16,700.00
368	Thara Parvathy Amma .	5,000.00
369	Shyni M T .	5,000.00

370	Bino K John .	5,000.00
371	Lucy Tania Cabral .	5,000.00
372	Ramachandran Padmanabha Pillai .	8,334.00
373	Stephen Joseph Pulickakudyil .	5,000.00
374	Korathu Paul .	5,000.00
375	Godly Varghese .	5,000.00
376	Susan Mathew P .	5,000.00
377	Benny Peringattu Varghese	5,000.00
378	Devadasa Pai T M .	10,000.00
379	Ettiekkat Mathew Alamma .	5,000.00
380	Jean Pappachen Jaimson .	16,675.00
381	Eizabeth Thomas	5,000.00
382	Mini Jacob .	8,334.00
383	Manju Shanavas .	8,334.00
384	Gracyamma Thomas .	5,000.00
385	Mohanan Nair .	13,334.00
386	Ramani Rajan .	8,335.00
387	Vijayamma Hari Kumar .	5,000.00
388	Sreedevika S .	5,000.00
389	Thomas Sebastian .	6,250.00
390	Mathew Pothen .	5,000.00
391	Annamma Thomas .	5,000.00
392	John P J .	10,000.00
393	Annamma Joseph .	10,000.00
394	K S Joseph .	41,667.00
395	Aravindakshan Nair .	5,000.00
396	Rebin Geo Kurian .	8,334.00
397	Kuruvila Puthenchirayil James .	5,000.00
398	Job T J .	8,334.00
399	Shinu Packarampel Thomas .	5,000.00
400	Angel Jenson .	7,085.00
401	Baby Michel .	8,335.00
402	Steby Babu .	5,000.00

403	Leelamma Poulose .	25,001.00
404	Sarakutty Mathai .	8,335.00
405	Kattumangatt Paulose Baby .	8,334.00
406	Hema V .	5,000.00
407	Paul Abraham .	5,000.00
408	Mary Thomas .	6,667.00
409	Shony Francis Kavalakat .	5,000.00
410	Mangan Chacko Joseph .	5,000.00
411	Steephen P P .	5,000.00
412	Thomas A N J .	6,000.00
413	C D Jose .	17,000.00
414	Ammanamveetil Saidmohamed Beena	5,000.00
415	Sona S .	10,000.00
416	Elsie Jose .	17,000.00
417	Poruthoor Francis Johny .	10,000.00
418	Sibin J Poruthoor .	5,000.00
419	Alice Johny .	6,667.00
420	Rasmi John .	8,334.00
421	Jose K R	5,000.00
422	Marath Velayudhan Sajeev .	5,000.00
423	Sulaiman P A	5,000.00
424	Ajitha C .	5,000.00
425	Baby John .	16,500.00
426	Shiny Baby .	16,500.00
427	Sumathykutty .	5,000.00
428	P C Cherian .	5,000.00
429	Radhika Pradeep	5,000.00
430	Lekha .	5,834.00
431	Lalitha K G .	5,000.00
432	Kochurani George .	7,500.00
433	Susamma Kurian .	6,700.00
434	Bobby Jacob .	8,334.00
435	P M Joseph .	6,667.00

436	Jimmy Joseph .	5,000.00
437	Aneeshkumar P K .	5,000.00
438	P V Joshua .	5,000.00
439	George Alexander	8,334.00
440	Sujith Soman Pillai .	8,350.00
441	Suby Mary Easo .	6,670.00
442	Manju Janardhanan .	5,000.00
443	Remani Mathew .	5,000.00
444	Baby V M	8,000.00
445	Mini Mithralayam Thankamma .	5,000.00
446	Tixy K Joseph .	10,000.00
447	Omana Amma G .	5,000.00
448	Wilson Daniel .	5,000.00
449	Dasan M Jorge .	10,000.00
450	Sheela Davis .	5,250.00
451	Jose Cherian .	25,850.00
452	Aleyamma John .	7,500.00
453	Elizabeth John .	5,000.00
454	Pathrose A C	5,000.00
	Total	**38,67,437.00**

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

SR.N	NAME	NUMBER 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.	<table><tr><th>Year</th><th>Fiscal FY 24-25</th><th>Fiscal FY 23-24</th><th>Fiscal FY 22-23</th></tr><tr><td>Profit before tax</td><td>16,975.11</td><td>15,427.46</td><td>14,536.13</td></tr><tr><td>Profit after tax</td><td>12,706.00</td><td>11,369.99</td><td>10,705.37</td></tr></table>
Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid):	<table><tr><th>Year</th><th>Fiscal FY 24-25</th><th>Fiscal FY 23-24</th><th>Fiscal FY 22-23</th></tr><tr><td>Dividend Declared</td><td>NIL</td><td>NIL</td><td>NIL</td></tr><tr><td>Interest Coverage Ratio</td><td>NIL</td><td>NIL</td><td>NIL</td></tr></table>
A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this private placement offer cum application letter	As set out in **Chapter A** of the General Information Document and this Key Information Document.
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter	As set out in **Chapter B** of the General Information Document and this Key Information Document.

Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	There is no change in accounting policies during last 3 financial years.

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

Standalone Basis:

Particulars	Fiscal year 2025	Fiscal year 2024	Fiscal year 2023
BALANCE SHEET			
Assets			
Property, Plant and Equipment	11,610.62	11,901.07	12,015.75
Financial Assets	6,18,857.05	5,76,833.04	5,23,328.99
Non-financial Assets excluding property, plant and equipment	10,101.60	9,844.37	9,089.39
Total Assets	6,40,569.27	**5,98,578.48**	**5,44,434.13**
Liabilities			
Financial Liabilities			
- Derivative financial instruments	0	-	-
-Trade Payables	55.41	48.81	38.48
-Other Payables	292.32	172.24	679.35
- Debt Securities	2,45,230.54	2,17,729.21	2,38,506.31
-Borrowings (other than Debt Securities)	2,50,320.45	2,49,451.19	1,93,222.36
-Subordinated liabilities	32,588.38	32,929.65	30,026.06
-Lease Liabilities	4,201.24	4,093.85	4,163.59
-Other financial liabilities	25.24	223.65	301.13
Non -Financial Liabilities			
-Provisions	995.44	861.33	807.94
-Other non-financial liabilities	574.28	309.17	291.20
Equity (Equity Share Capital and Other Equity)	1,06,286.07	92,759.38	76,401.71
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

Particulars	Fiscal year 2025	Fiscal year 2024	Fiscal year 2023
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 end of the last quarter, i.e., **June 30, 2025**, or if available, a later date:

Details of Outstanding Secured Loan Facilities as on the preceding quarter (as on June 30, 2025)

Financial Indebtedness

As on June 30, 2025, the Company had outstanding Total Borrowings of ₹5,39,241.44 lakhs:

Sr. No.	Nature of Borrowings	Amount Outstanding (in ₹ lakh)	%
1.	Secured borrowings	5,10,253.76	94.62%
2.	Unsecured borrowings	28,987.68	5.38%
Total Borrowings		**5,39,241.44**	**100.00%**

Set forth below, is a summary of the borrowings by the Company outstanding as on June 30, 2025 together with a brief description of certain significant terms of such financing arrangements.

FINANCIAL INDEBTEDNESS

As on June 30, 2025, the Company had outstanding secured borrowings of ₹ 5,10,253.76 lakhs and unsecured borrowings of ₹ 28,987.68 lakhs. A summary of all the outstanding secured and unsecured borrowings of the Company together with a brief description of certain significant terms of such financing arrangements are as under:

- **Details of secured borrowings:**

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

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	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,	On demand Repayable in 48 instalments	IND A-/Stable	Standard

	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 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				(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,			

	Sanction letter dated June 29, 2022 Renewal Sanction letter dated January 02, 2023 Renewal Sanction letter dated December 27, 2023 Renewal Sanction letter dated February 18, 2025							
2.	**State Bank of India** Fund Based Working Capital (CC) – Book Debts/ Term Loan – Working Capital Sanction letter dated March 28, 2015 Credit facility agreement dated June 11, 2015 Renewed sanction letter dated April 27, 2016 Renewed sanction letter dated February 8, 2017 Renewal sanction letter dated March 1, 2019 Renewed sanction letter dated April 29, 2020 Sanction letter dated June 22, 2020	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 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	On demand 11 quarterly instalments of ₹4.25 crores and last quarterly instalment of ₹3.25 crores 18 Quarterly instalments ₹ 3.20 Crores and 1 Quarterly Installment of ₹ 2.40 Crores. 10 quarterly instalments of ₹ 10.50 crores and 1 quarterly	IND A-/Stable	Standard

	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				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 deposit exclusively for cash credit. Personal guarantee of Managing Director – Mathew K. Cherian and	instalment of ₹ 15 crores		

					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 dated September 23, 2019	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 –	On demand Repayment in 36 equal monthly installments	IND A-/Stable	Standard

	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				Mathew K. Cherian, Laila Mathew,			
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	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 –	On demand	IND A-/Stable	Standard

	Hypothecation agreement of goods and debts dated December 20, 2017. Hypothecation (Book Debts) Agreement dated December 20, 2017 Sanction letter dated December 27, 2018 Hypothecation agreement of goods and debts dated December 28, 2018. Hypothecation (Book debt) agreement 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				Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.			

	Renewal Sanction letter dated September 11, 2023 Renewal Sanction letter dated December 23, 2024							
5.	**CSB Bank Limited** Term Loan Sanction letter dated November 6, 2019 Common Hypothecation Agreement dated November 14, 2019 Sanction letter dated April 01, 202 Rupee Term Loan (RTL) Sanction letter dated December 31, 2020 Common Hypothecation Agreement dated December 31, 2020 Sanction letter dated March 26, 2021 on conversion of existing ODBD limit to WCDL and renewal of existing WCDL. Common Hypothecation agreement dated May 26, 2021	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

	Sanction letter dated February 01, 2022. Sanction Letter dated February 01, 2022 and addendum sanction letter dated May 25, 2023. **Renewal Sanction letter dated April 06, 2024**							
6.	**Canara Bank** Over draft against Bank Deposit (Working Capital Demand Loan) Sanction letter dated September 26, 2017 Common Hypothecation Agreement dated September 27, 2017 Guarantee 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	Term Loan – 4,000.00 Term Loan – 5,000 Term Loan - 4,000	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	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.	IND A-/Stable	Standard

	Sanction letter dated April 01, 2020 Sanction letter dated December 31, 2020 Common Hypothecation Agreement dated December 31, 2020 Sanction Letter dated October 20, 2021 Hypothecation Agreement dated October 29, 2021 Sanction letter dated September 29, 2022 Sanction letter dated March 18, 2023.	Term Loan – 2,500 Term Loan – 5,000			Mathew and 3. Jilu Saju Varghese. First charge over all movable assets and current assets, including book debts and receivables, cash and bank balancs, both present and future of the company on pari passu basis with all working capital lenders and debenture holders with ACR of 1.33 times. **Primary Security**: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times.	To be repaid in 35 installments of ₹ 1.11 crores and one instalment of ₹ 1.15 crores.		

					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. Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese Primary Security: First charge over all movable	To be repaid in 35 monthly Installemts of ₹ 0.70 crores and 1 installment of ₹ 0.50 crores		

					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	IND A-/Stable	Standard

	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				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.	Repayable in 11 quarterly instalments		

	letter dated February 23, 2023 Sanction letter dated January 30, 2024							
8.	**Bank of Baroda** Cash Credit Facility with sublimit for Working Capital Demand Loan Sanction letter dated December 18, 2017 Composite Hypothecation Agreement dated December 27, 2017 Letter dated October 31, 2018 for increasing interest rate. Renewal sanction letter dated April 10, 2019 Sanction letter issued by Vijaya Bank dated March 16, 2018. Agreement for hypothecation of supply bills 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	12 months subject to annual review 36 months subject to annual review	IND A-/Stable	Standard

	Agreement for demand cash credit against hypothecation of stocks and book executed with Vijaya Bank dated June 19, 2018. Sanction letter dated December 31, 2020 Composite Hypothecation Agreement dated December 31, 2020 Sanction letter dated March 30, 2022 Sanction letter dated July 24, 2023 Sanction letter dated September 26, 2024				along with other fenders including NCD holders. Any underlying / receivables classified as NPA / overdue receivables respectively should be replaced / excluded. Minimum Security Coverage of 1.33 times to be maintained. Collateral: Cash Collateral of minimum 25% of the sanctioned limit in the form of Term Deposit to be kept in the form of the tenure of the loan. Personal Guarantee: Mr. Mathew K. Cherian , Mrs. Laila Mathew Primary security Margin at 20% Cash Collateral of minimum 20% of Sanctioned limit in the form of Term Deposit to be kept in the form of the tenure of the loan.	12 quarterly instalments Repayable in 11 equal quarterly installments		
9.	**Punjab National Bank**	Cash Credit (Book Debt)- - 1,000	Benchmark 1-year MCLR of the bank plus spread of	2,438.92	First pari passu charge with the existing secured creditors on entire current assets and all movable	For a period of one year.	IND A-/Stable	Standard

	Cash Credit Facility with sublimit for Working Capital Demand Loan Sanction letter dated January 5, 2018. Agreement of Hypothecation of Assets dated January 20, 2018 Renewal sanction letter dated July 7, 2019 Renewal sanction letter dated October 17, 2020 Renewal Sanction letter dated February 08, 2022 Renewal Sanction letter dated July 26, 2024 Margin reduction communication dated October 22, 2024	Working Capital Demand Loan - 1,500	2.00% chargeable on monthly rests. Present effective rate being 10.30%		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).			
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	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%	On 89 days of disbursement and rollover in 2 days	IND A-/Stable	Standard

	Enhancement of facilities vide sanction letter dated March 23, 2021 Sanction letter dated June 13, 2022 Enhancement sanction letter dated January 29, 2025				Guarantee: Mathew K. Cherian, Laila Mathew			
11.	**The Federal Bank Limited** Agreement for working capital facility dated December 31, 2020 Sanction letter dated December 31, 2020 Sanction letter dated September 29, 2021 Loan Agreement dated September 29, 2021 Sanction Letter dated September 27, 2022 Foreign currency term loan vide sanction letter dated June 26, 2023 Sanction letter dated September 29, 2023 Sanction letter dated June 29, 2024 Sanction letter dated February 12, 2025	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 in the form of term deposit Collateral: - 15% of the total limit sanctioned to the company in the form of term deposit	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

					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 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 - 5,000 Term Loan – 10,000 CC – 500 Term Loan – 15,000	Present Effective rate is 11.30%, 11.25%, 10.95%, 11.00%	14,247.06	First Pari-passu charge of present and future book debts and receivables with a security cover of 1.15x Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew Cash Margin of 10% on outstanding Term Loan	Door to door 24 months. Equal monthly repayment from the date of disbursement. Door to door 30 months. Equal monthly repayment from the date of disbursement Door to door 30 months. Equal monthly repayment from the date of disbursement	IND A-/Stable	Standard
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	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	Repayment in 36 equal installments Repayment in 24 equal installments Repayment in	IND A-/Stable	Standard

	New Term Loan sanction letter dated September 16, 2022 Sanction letter dated August 16, 2024 Sanction letter dated				1.1x of the loan outstanding (net of NPA), Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew			
15.	**Indian Bank** Sanction letter dated November 15, 2021 Agreement of Hypothecation dated December 10, 2021 Term Loan Agreement dated December 10, 2021 Term Loan Sanction letter dated October 13, 2022	CC/WCDL -1,000 Term loan – 2,500	1 year MCLR (7.30%) +3.25% Present effective rate 11.55% and 10.30%	1,531.67	Pari-passu charge by way of hypothecation/assignment over specific standard receivables/book debts in respect of specific loans (excluding assets ineligible for bank financing, asset securitised and pertaining to group concerns) disbursed by the company to individual borrowers with 1.20 times coverage of loan outstanding at any point of time by replacing the closed loans/NPA loans with fresh loans. Collateral :15% cash deposit Personal guarantee of Mr. Mathew K. Cherian , Mrs. Laila Mathew	Repayment in 30 monthly instalments after moratorium period of 6 months I year	IND A-/Stable	Standard
16.	**HDFC Bank Limited** Sanction letter dated February 28, 2022	WCDL – 5000.00 lakhs	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	On demand	IND A-/Stable	Standard

	Sanction letter dated July 15, 2023 Sanction letter dated February 22, 2024 Conversion to Term Loans Sanction letter dated August 22, 2024	Term Loan-5000 lakhs Term Loan – 3500 lakhs			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	Repayable in 24 installments		
17.	**ESAF Small Finance Bank Limited** Sanction letter dated March 09, 2022 Sanction letter dated February 02, 2023 Sanction letter dated June 15, 2024	Term Loan – 3,000 lakhs	Repo Rate + 6.50% Present effective Rate is 10.75%	1,779.58	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 group companies/related parties) with 15% Margin. Collateral: 10% Cash Deposit Personal Guarantee of Mr. Mathew K.Cherian and Mrs. Laila Mathew	Repayable in 21 monthly instalments	IND A-/Stable	Standard
18.	**Bandhan Bank Limited** Sanction letter dated August 26, 2022 Sanction letter dated August 28, 2023	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	12 equal monthly instalments with a moratorium of 3 months.	IND A-/Stable	Standard

	Sanction letter dated August 19, 2024 Sanction letter dated March 21, 2025				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	On demand 15 equal monthly instalments 24 equal monthly installments 24 equal monthly installments		
19.	**Jana Small Finance Bank** Sanction letter dated June 22, 2023 Sanction letter dated March 20, 2024 Sanction letter dated October 16, 2024 Sanction letter 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
20.	**Uco Bank** Sanction letter dated November 28, 2022	Term loan – 2,000	MCLR for one year (7.95% p.a. at present) + 2.20%	3,082.41	Paripassu first charge over gold loan receivables and standard other current	Door-to-Door tenor is 36 months	IND A-/Stable	Standard

	Sanction letter dated December 18, 2023	Term Loan – 3,500 Term Loan – 2,500	Present effective rate is 11.25% and 11.10% p.a.		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 24 months		
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	WCDL – 75,00 Cash Credit – 2,000 (Sublimit of WCDL)	As mutually agreed Present effective rate is 8%	7,500.00	First paripassu change on receivables including gold loan receivables with banks under MBA and NCD holders	Maximum up to 12 months	IND A-/Stable	Standard

	Sanction letter dated April 04, 2024				Personal Guarantee of Mr. Mathew K.Cherian, Mrs. Laila Mathew			
23.	**Indian Overseas Bank** **Sanction letter dated March 12, 2024**	Term Loan – 2,500 Term Loan – 7,500	One year MCLR + SP .20% + RP 3.05% Present effective Rate is 11.55% and 11.25%	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
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	IND A-/Stable	Standard

						₹ 2,08,33,318/-		
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 Collateral:- 10% cash deposit Personal Guratantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.	On demand	IND A-/Stable	Standard

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 Finance Bank** **Sanction letter dated June 18, 2024**	Term Loan - 3,500	11.50%	1,354.64	First pari passu charge by way of hypothecation of all chargeable current assets, book debts, loans & advances and receivables including gold Ioan receivables of the Cornpany Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.	17 equal monthly installment of ₹. 1,39,00,000 and balance to be paid in the 18th Month	IND A-/Stable	Standard
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**	Term Loan - 7,500.00	Present effective rate is 11.00%	8,229.15	First paripassu chargeby way of hypothecation over the standard Gold loan	18 equal monthly installments	IND A-Stable	Standard

	Sanction letter dated December 06, 2024 **Sanction letter dated March 11, 2025**	Term Loan - 3,000			receivables as acceptable to the lender. Security Cover:- 1.10 times Cash Collateral: Nil			
36.	**SBM Bank (India) Limited** **Sanction letter dated December 26, 2024**	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 entitled to receive, in present or in future, in connection with the existing and future loans/advances, facilities and/or finance provided by the company in its regular course of business including all principal amounts, interest receivable in connection with such loans and/or finance. Security Cover: 1.10 times Cash Collateral: Nil	Repayable in 6 quarterly installments	IND A-Stable	Standard
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**	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	60 equal monthly installments	IND A-Stable	Standard

	Sanction letter dated January 06, 2025				receivables and other current assets of the company excluding microfinance receivables			
39.	**Northern Arc** **Sanction letter dated March 25, 2025**	Term Loan - 3000	Present effective rate is 11.00%	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 dated 26/12/2018 to be excluded from the permission granted thereunder under clause (ii) of section 281 of the Income Tax Act, 1961	18 equal monthly installments	IND A-Stable	Standard
40.	**Kookmin Bank** Sanction letter dated May 13, 2025	Term Loan - 2,700	Present Effective Rate is 9.50%	2,550.00	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 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	Repayment in 18 equal monthly installments	IND A-Stable	Standard

					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.

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

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
										the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.
3		INE403Q07FN3	March 13,2025	March 12,2027	24	10	Secured	10,000.00	IND A-'/Stable	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the

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
										benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures. Private Placement of NCDs (INE403Q07FE2):

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
										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

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
										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, 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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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
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	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
									and Research Pvt. Ltd.	
6	NCD 15	INE403Q08142	January 31,2019	January 30,2026	84 Months	10.41	Unsecured	1,480.76	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
7	NCD 16	INE403Q08159	May 06,2019	May 05,2026	84 Months	10.25	Unsecured	412.78	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
8	NCD 16	INE403Q08167	May 06,2019	May 05,2026	84 Months	10.41	Unsecured	1,303.12	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
9	NCD 17	INE403Q08175	August 21,2019	August 20,2026	84 Months	10.25	Unsecured	532.89	IND A- / Stable by India Ratings and 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
10	NCD 17	INE403Q08183	August 21,2019	August 20,2026	84 Months	10.41	Unsecured	1,919.42	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
11	NCD 19	INE403Q08191	May 29,2020	May 28,2027	84 Months	10.25	Unsecured	930.53	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
12	NCD 19	INE403Q08209	May 29,2020	May 28,2027	84 Months	10.41	Unsecured	1,795.20	IND A- / Stable by India Ratings and Research Pvt. Ltd.	NA
13	NCD 21	INE403Q08217	January 23,2021	January 22,2028	84 Months	10.25	Unsecured	1,204.37	BRICKWORK BBB+	NA
14	NCD 21	INE403Q08225	January 23,2021	January 22,2028	84 Months	10.41	Unsecured	1,592.57	BRICKWORK BBB+	NA
15	NCD 22	INE403Q08233	April 29,2021	October 28,2026	66 Months	10.25	Unsecured	1,132.18	BRICKWORK BBB+	NA

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
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
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

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
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

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
42	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
43	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
44	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
45	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
46	I	6.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
47	I	10.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
48	I	7.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
49	I	13.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
50	I	5.25	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
51	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
52	I	5.00	April 30,2022	May 30,2027	10.00	61 Months	Unsecured	Unrated
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

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
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
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

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
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

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
114	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
115	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
116	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
117	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
118	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
119	II	20.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
120	II	14.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
121	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
122	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
123	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
124	II	20.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
125	II	11.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
126	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
127	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
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

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
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

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
186	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
187	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
188	II	12.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
189	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
190	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
191	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
192	II	15.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
193	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
194	II	32.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
195	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
196	II	10.00	September 21,2022	October 20,2027	10.00	61 Months	Unsecured	Unrated
197	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
198	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
199	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
200	III	6.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
201	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
202	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
203	III	8.50	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
204	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
205	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
206	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
207	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
208	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
209	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
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

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
234	III	5.25	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
235	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
236	III	7.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
237	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
238	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
239	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
240	III	10.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
241	III	8.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
242	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
243	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
244	III	5.00	July 05,2023	August 04,2028	10.00	61 Months	Unsecured	Unrated
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

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
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
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

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
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

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
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%
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,CHETTIKULANGA RA 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 (To be provided by the Directors)

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

ii. The compliance with the Companies Act, 2013 and the rules made thereunder do not imply that payment of dividend or interest or repayment of preference shares or debentures, if applicable, is guaranteed by the Central Government; and

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

I am authorized by the Board of Directors of the Issuer vide resolution number July 24,2025, 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 04,2025	Date: August 04,2025
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 2023-24 and FY 2024-25 can be accessed at below link:

https://www.kosamattam.com/financial-report/?pgn=1&key=&tb=Annual%20Report

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 2024-25 can be accessed at below link.

https://www.kosamattam.com/financial-report/?pgn=1&key=&tb=Annual%20Report

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 July 24, 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	Name: Laila Mathew
Designation: Managing Director	Designation: Whole-Time Director
DIN:01286073	DIN:01286176
Date: August 04,2025	Date: August 04,2025
Place: Kottayam	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 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	-	-	-	-	-	-	-	-	-

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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Ind-Ra currently maintains coverage of corporate issuers, financial institutions (including banks and insurance companies), finance and leasing companies, managed funds, urban local bodies and project finance companies.

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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/145 **Date: 31 July 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 ₹ 100,00,00,000 (Rupees Hundred 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 100,00,00,000 (Indian Rupees Hundred 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 31st 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: Aarushi Lad
Designation: Assistant Manager

Registered office:
Vistra ITCL (India) Limited
Office No. 505 A2/ 5th floor,
B wing, The Capital building,
BKC, Bandra E, Mumbai -400051

Corporate office :
The Qube, 2nd floor,
A wing Hasan pada road ,
Mittal industrial estate Marol ,
Andheri (East) Mumbai 400059

Tel : +91 22 2850 0028
Fax : +9122 2850 0029
Email: mumbai@vistra.com
www.vistraitcl.com

Vistra ITCL (India) Limited
Corporate Identity Number (CIN):U66020MH1995PLC095507

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 -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 I DEBENTURES")

Series II -ISSUE OF UP TO 5,000 SENIOR, SECURED RATED, LISTED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES ("NCDS" / "DEBENTURES"), EACH HAVING A FACE VALUE OF INR 1,00,000/- 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 on per Debenture Basis

Series I Debentures:

Month	*Payment Date(s)	Net Cash Flow	Principal Amount	Interest Amount	Principal O/s
1	07-Sep-25	901.97	-	901.97	100,000
2	07-Oct-25	872.88	-	872.88	100,000
3	07-Nov-25	901.97	-	901.97	100,000
4	07-Dec-25	872.88	-	872.88	100,000
5	07-Jan-26	901.97	-	901.97	100,000
6	07-Feb-26	901.97	-	901.97	100,000
7	07-Mar-26	814.68	-	814.68	100,000
8	07-Apr-26	901.97	-	901.97	100,000
9	07-May-26	872.88	-	872.88	100,000
10	07-Jun-26	901.97	-	901.97	100,000
11	07-Jul-26	872.88	-	872.88	100,000
12	07-Aug-26	901.97	-	901.97	100,000
13	07-Sep-26	901.97	-	901.97	100,000
14	07-Oct-26	872.88	-	872.88	100,000
15	07-Nov-26	901.97	-	901.97	100,000
16	07-Dec-26	872.88	-	872.88	100,000
17	07-Jan-27	901.97	-	901.97	100,000
18	07-Feb-27	901.97	-	901.97	100,000
19	07-Mar-27	814.68	-	814.68	100,000
20	07-Apr-27	901.97	-	901.97	100,000
21	07-May-27	872.88	-	872.88	100,000
22	07-Jun-27	901.97	-	901.97	100,000
23	07-Jul-27	872.88	-	872.88	100,000
24	07-Aug-27	901.97	-	901.97	100,000
25	07-Sep-27	901.97	-	901.97	100,000
26	07-Oct-27	872.88	-	872.88	100,000
27	07-Nov-27	901.97	-	901.97	100,000
28	07-Dec-27	872.88	-	872.88	100,000
29	07-Jan-28	901.97	-	901.97	100,000
30	07-Feb-28	100,901.97	100,000.00	901.97	-

*Subject to Business Day Convention

Series II Debentures

Month	*Payment Date(s)	Net Cash Flow	Principal Amount	Interest Amount	Principal O/s
1	07-Sep-25	901.97	-	901.97	100,000
2	07-Oct-25	872.88	-	872.88	100,000
3	07-Nov-25	901.97	-	901.97	100,000
4	07-Dec-25	872.88	-	872.88	100,000
5	07-Jan-26	901.97	-	901.97	100,000
6	07-Feb-26	901.97	-	901.97	100,000
7	07-Mar-26	814.68	-	814.68	100,000
8	07-Apr-26	901.97	-	901.97	100,000
9	07-May-26	872.88	-	872.88	100,000
10	07-Jun-26	901.97	-	901.97	100,000
11	07-Jul-26	872.88	-	872.88	100,000
12	07-Aug-26	901.97	-	901.97	100,000
13	07-Sep-26	901.97	-	901.97	100,000
14	07-Oct-26	872.88	-	872.88	100,000
15	07-Nov-26	901.97	-	901.97	100,000
16	07-Dec-26	872.88	-	872.88	100,000
17	07-Jan-27	901.97	-	901.97	100,000
18	07-Feb-27	901.97	-	901.97	100,000
19	07-Mar-27	814.68	-	814.68	100,000
20	07-Apr-27	901.97	-	901.97	100,000
21	07-May-27	870.49	-	870.49	100,000
22	07-Jun-27	899.51	-	899.51	100,000

Month	*Payment Date(s)	Net Cash Flow	Principal Amount	Interest Amount	Principal O/s
23	07-Jul-27	870.49	-	870.49	100,000
24	07-Aug-27	899.51	-	899.51	100,000
25	07-Sep-27	899.51	-	899.51	100,000
26	07-Oct-27	870.49	-	870.49	100,000
27	07-Nov-27	899.51	-	899.51	100,000
28	07-Dec-27	870.49	-	870.49	100,000
29	07-Jan-28	899.51	-	899.51	100,000
30	07-Feb-28	30,899.51	30,000.00	899.51	70,000
31	07-Mar-28	589.03	-	589.03	70,000
32	07-Apr-28	629.66	-	629.66	70,000
33	07-May-28	30,611.01	30,000.00	611.01	40,000
34	07-Jun-28	360.79	-	360.79	40,000
35	07-Jul-28	349.15	-	349.15	40,000
36	07-Aug-28	40,360.79	40,000.00	360.79	-

*Subject to Business Day Convention

Note: Financial Year is considered while calculating leap year.

ANNEXURE V: BOARD 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.

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF KOSAMATTAM FINANCE LIMITED IN THEIR MEETING HELD ON THURSDAY JULY 24, 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 15,000 Secured Rated Listed Redeemable Non-Convertible Debentures of ₹1,00,000 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), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr.Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager) the authorised signatories of the Company, be and are hereby severally authorised to enter into and execute all such agreements/arrangements as may be required for appointing Debenture Trustee, Legal Advisors, Depositories, Registrar to the Issue and such other persons/agencies as may be involved or concerned in such offerings of Debentures and to remunerate all such persons/agencies.

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), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to create and register charges and execute such other documents as may be required in connection with security creation for the said issue.

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

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

Mathew K. Cherian
Managing Director
DIN : 01286073

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

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

Kosamattam Finance Ltd.

CERTIFIED TRUE COPY OF RESOLUTION PASSED BY THE DEBENTURE COMMITTEE OF KOSAMATTAM FINANCE LIMITED IN THEIR MEETING HELD ON JULY 26, 2025 AT THE REGISTERED OFFICE.

The Committee noted that the Board of Directors had, at its meeting held on July 24, 2025, approved the issuance of Non-Convertible Debentures (NCDs) aggregating up to ₹150 Crores. However, due to subsequent changes in market conditions, business requirements, and associated structuring, it is now proposed to revise the terms of the issue, as follows:

Particulars	Previously Approved	Revised Terms
Issue Size	₹150 Crores	₹100 Crores

RESOLVED THAT, pursuant to the authority delegated by the Board of Directors of the Company at its meeting held on July 24, 2025, the Debenture Committee hereby approves the reduction in the total issue size from ₹150 Crores to ₹100 Crores for the proposed issue of secured, redeemable, non-convertible debentures (NCDs).

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

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

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

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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), Mrs. Annamma Varghese C. (Chief Financial Officer), Mr. Jayaprakasan Krishnan (Regional Office Manager) and Mr. Umesh Pawar (Area Manager), the authorised signatories of the Company, be and are hereby severally authorised to file necessary returns, forms and other documents with the various Statutory Authorities."

For Kosamattam Finance Limited

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

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

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

Kosamattam Finance Ltd.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

To approve the enhancement of borrowing limit under section 180(1)(c) of Companies Act, 2013

As per Section 180(1) (c) of the Companies Act, 2013, total borrowings of the Company shall not exceed it's paid-up share capital, free reserves and securities premium (Apart from the temporary loans obtained from the company's Bankers in the ordinary course of business). Members of the company in their Extra ordinary general meeting held on 29th September,2018 passed a special resolution which allows the company to borrow maximum upto ₹ 6,000 Cr. (apart from the temporary loans obtained from the company's Bankers in the ordinary course of business). By considering the future developments, Company may need to infuse more fund to the Company. In order to borrow money beyond the permitted limit of ₹ 6,000 Cr., permission of members is required by passing special resolution. The consent of the members of the Company by way of a Special Resolution is seeking increasing the said limit to ₹ 12,000 Cr. Accordingly, this matter has been placed before the Shareholders for approval.

None of the Directors and Key Managerial Personnel of the Company or their respective relatives are concerned or interested in the passing of the Resolution. The Board of Directors recommends resolution as set out in the notice for approval of the members of the Company by way of a Special Resolution.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN: 01286073

ANNEXURE VII: DUE DILIGENCE CERTIFICATES

(Appended overleaf)

VISTRA

ANNEXURE A

To,
Stock Exchange,
Dear Sir / Madam,
SUB.: ISSUE OF KOSAMATTAM FIN 10.62% NCD SR I aggregating to 500000000 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: 2025-08-01

Digitally signed by
Signer: Jatin Khimji Chonani
Date: 1 August, 2[illegible] PM

Registered office:
Vistra ITCL (India) Ltd.
The Capital Building, B Wing,
5th Floor, Unit No 505 A2, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

Corporate Office :
The Qube, Building A wing,
2nd Floor, 202, Hasan Pada Road,
Marol, Andheri (E),
Mumbai - 400059

Email: mumbai@vistra.com
www.vistra.com

Vistra ITCL (India) Limited
Corporate Identity Number (CIN): U66020MH1995PLC095507

VISTRA

ANNEXURE A

To,
Stock Exchange,
Dear Sir / Madam,
SUB.: ISSUE OF KOSAMATTAM FIN 10.62% NCD SR II aggregating to 500000000 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: 2025-08-01

Digitally signed by
Signer: Jatin Khimji Chonani
Date: 1 August, 2[illegible] PM

This is a Confidential document.

Registered office:
Vistra ITCL (India) Ltd.
The Capital Building, B Wing,
5th Floor, Unit No 505 A2, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

Corporate Office : The Qube, Building A wing,
2nd Floor, 202, Hasan Pada Road,
Marol, Andheri (E),
Mumbai - 400059

Email: mumbai@vistra.com
www.vistra.com

Vistra ITCL (India) Limited
Corporate Identity Number (CIN): U66020MH1995PLC095507

ANNEXURE VIII: CONSENT LETTER OF THE REGISTRAR AND TRANSFER AGENT

(Appended overleaf)

26-07-2025

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 Senior, Secured Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" / "Debentures") of Rs.100 Cr (10,000 instruments of face value Rs 1,00,000/- each).

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

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

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

Yours Sincerely,
For KFin Technologies Limited

Gopala Krishna K V S
Assistant Vice President

ANNEXURE A

26-06-2025

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

Dear Sir/ Madam,

proposed private placement of Senior, Secured Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" / "Debentures") of Rs.100 Cr (10,000 instruments of face value Rs 1,00,000/- each).

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
Assistant Vice President

ANNEXURE IX: ENGAGEMENT LETTER FOR APPOINTMENT OF DEBENTURE TRUSTEE

(Appended overleaf)

28th July, 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

KOSAMATTAM FINANCE LTD. Registered Office KOTTAYAM

_____
Authorized Signatory

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. Registered Office KOTTAYAM

Vistra ITCL (India) Limited

_____

Authorized Signatory

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 100 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. Registered Office KOTTAYAM

Vistra ITCL (India) Limited

_____

Authorized Signatory

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. Registered Office KOTTAYAM

Vistra ITCL (India) Limited

_____

Authorized Signatory

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. Registered Office KOTTAYAM

Vistra ITCL (India) Limited

_____
Authorized Signatory

ANNEXURE X- IN PRINCIPAL LISTING APPROVAL

(Appended overleaf)

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

December 05, 2024

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

Dear Sir/Madam

Re: Private Placement of Senior / Unsubordinated / Subordinated, Secured / Unsecured, Rated, Listed, Principal Protected or Not, Market Linked or Not, Green Debt Securities or Not Non-Convertible Securities and Commercial Paper Under GID Number: KFL/GID/2024-2025 Dated December 04, 2024

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

1. Filing of listing application.

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

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

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

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

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

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

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

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

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

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

Yours faithfully,
For BSE Limited

Anurag Jain
Manager

Akshay Arolkar
Deputy Manager