

INDIA PESTICIDES LIMITED

An ISO 9001:2015, 14001:2015, 45001:2018 and 10002:2018 Company

CIN No. L24112 UP1984PLC006894



Water Works Road, Aishbagh, Lucknow- 226004 (INDIA)

Tel : +91-522-2653602, 2653603, 2653622, 4041014

Fax : +91-522-2653610

Website : www.indiapesticideslimited.com

E-mail : info@indiapesticideslimited.com

Date: 04.02.2026

To

The Manager, Listing Department BSE Limited P. J. Towers, Dalal Street, Mumbai-400001 Scrip Code: 543311 ISIN: INE0D6701023	The Manager, Listing & Compliance Department National Stock Exchange of India Ltd. Exchange Plaza, Plot no. C/1, G Block, Bandra- Kurla Complex, Mumbai-400051 Symbol: IPL
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Sub: Intimation of Newspaper Publication for Postal Ballot Notice Dated February 03, 2026

Dear Sir/ Ma'am,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and other applicable Regulations, please find enclosed herewith copy of Newspaper advertisements of Postal Ballot Notice dated February 03, 2026 published in below mentioned newspaper on February 04, 2026:

1. Financial Express (English Edition)
2. Jansatta (Hindi Edition)

Kindly take the above on record.

Thanking you

Yours faithfully,
For India Pesticides Limited

(NARENDRA OJHA)
Company Secretary and Compliance Officer



NARBADA GEMS AND JEWELLERY LIMITED							
Regd. Office: 1st Floor, 3-6-307/1, 3-6-307/2, 3-6-308/1, Hyderabad Main Road, Simple Natural Systems, Basheer Bagh, Hyderabad, Telangana, 500004. Ph: +91-40-4850411; E-mail: comsec@nabadajewellery.com; Website: www.nabadajewellery.com; CIN: L01222TG1992PLC014173							
Extract of Standalone Un-audited Financial Results for the Quarter and nine months ended 31st December, 2025							
Sl No.	Particulars	3 months ended 31.12.2025	Previous 3 months ended 30.09.2025	Corresponding 3 months ended in previous year 31.12.2024	Year to date for current period ended 31.12.2025	Year to date figures for the previous year ended 31.12.2024	Previous year ended 31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income from operations	2255.34	2633.61	2159.95	6952.16	6382.75	6563.52
2.	Net Profit / (Loss) for the period (before tax, Exceptional and/or extraordinary items)	250.02	401.09	197.40	962.78	548.22	663.34
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or extraordinary items)	250.02	401.09	197.40	962.78	548.22	663.34
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or extraordinary items)	183.17	299.52	147.72	715.91	410.51	486.76
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	183.17	299.52	147.72	715.91	410.51	489.59
6.	Equity Share Capital	2115.73	2115.73	2115.73	2115.73	2115.73	2115.73
7.	Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	3334.99
8.	Earnings Per Share (for continuing and discontinued operations) - Basic : Diluted :	0.87 : 0.87	1.42 : 1.42	0.70 : 0.70	3.36 : 3.36	1.94 : 1.94	2.31 : 2.31
Notes:							
1. The above Standalone financial results were reviewed and recommended by the Audit committee, later approved by the Board of Directors of the Company in their respective meetings held on 03rd February 2026.							
2. The Chairman and the Managing Director of the Company has been identified as the Chief Operating Decision Maker (CODM) as defined by IND AS 108, "Operating Segment". The Company operates in one segment only; accordingly, segment information has not been separately disclosed.							
3. The Statutory Auditors of the company have carried out Limited Review of the aforesaid results and issued an unmodified opinion on the same.							
4. The figures for corresponding previous year have been re-grouped/re-classified wherever necessary to make them comparable with present results.							
For and on behalf of Board of Directors Sd/- Sanjay Kumar Sanghi Managing Director DIN: 00629693							
Hyderabad Date: 03 Feb, 2026							



INDIA PESTICIDES LIMITED

CIN: L24112UP1984PLC006894

Regd. Office: 35-A, Civil Lines, Bareilly - 243 001, Uttar Pradesh, India.

Corporate Office: Water Works Road, Swarnp Cold Storage Compound Aishbagh, Lucknow - 226 004, U.P.
Tel: +91 522 2653602 Email: investor@indiapesticideslimited.com Web: www.indiapesticideslimited.com

NOTICE OF POSTAL BALLOT

Dear Members,

Notice is hereby given pursuant to Section 110 read with section 108 and other applicable provisions, if any, of the Companies Act, 2013, ("Act") read with Rule 20 & 22 of the Companies (Management and Administration) Rules, 2014, (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) ("Rules"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"/ "Listing Regulations"), Secretarial Standards on General Meetings issued by Institute of Company Secretaries of India ("SS-2"), as amended and in accordance with the circulars issued by the Ministry of Corporate Affairs ("MCA") for holding general meetings / conducting Postal Ballot Process through e-voting vide General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 02/2021 dated January 13, 2021, 10/2021 dated June 23, 2021 and 20/2021 dated December 08, 2021, 3/2022 dated May 5, 2022, 11/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023, (collectively the "MCA Circulars"), the Company is seeking consent of the Members of the Company by means of Postal Ballot, to the Resolutions appended below, proposed to be passed through Postal Ballot by voting through electronic means only (remote e-voting).

Resolutions Proposed to be Passed:

S. No.	Description of Resolution(s)	Type of Resolution(s)
1.	Re-appointment of Dr. Madhu Dikshit (DIN: 08495360) as a Non Executive Independent Director & Chairperson of the Company for a second term of Five (5) consecutive years.	Special Resolution
2.	Re-appointment of Mr. Mohan Vasant Tanksale (DIN: 02971181) as a Non-Executive Independent Director for a second term of Five (5) consecutive years.	Special Resolution
3.	Regulation of Mr. Arun Kumar Jain (DIN: 07563704) as Non Executive & Independent Director of the Company.	Special Resolution

In accordance with Section 101 of the Act, read with Rule 18 of the Rules and in compliance with the MCA Circulars, the Company is sending this Notice only in electronic form to those Members whose e-mail addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depositories Kfin Technologies Limited and whose names appear in the Register of Members / List of Beneficial Owners as on 28th January, 2026 ("Cut-off Date"). Accordingly, physical copy of the Notice along with Postal Ballot Form and pre-paid business reply envelope are not being sent to the Members for this Postal Ballot.

The Notice is also available on the website of the Company at www.indiapesticideslimited.com & on the website of NSDL at evoting@nsdl.co.in, as well as also available on the website of both the Stock Exchanges i.e. BSE & NSE. All the documents referred in this notice will be available for inspection via electronic mode from the date of circulation of this Notice till the date of declaration of Postal Ballot Results. Information and instructions relating to Remote E-voting: The Company is pleased to provide the facility of remote e-voting for the Postal Ballot to its Members holdings shares as on the cut-off date i.e. 28th January, 2026, to cast their votes on the businesses as set forth in the Notice of Postal Ballot. Detailed instructions for remote e-voting at the Postal Ballot are given in the Postal Ballot Notice and are also available on Kfintech's website at emeetings.kfintech.com.

Details of E-voting are as under:

Commencement of Remote E-voting	Thursday, 05th February, 2026 at 9:00 a.m. (IST)
End of Remote E-voting	Friday, 06th March, 2026 at 5:00 p.m. (IST)

The remote e-voting module shall be disabled by NSDL for voting thereafter and Members will not be allowed to vote electronically beyond the said date and time. A person who is not a member as on the cut off date should treat this Notice for information purpose only.

THE INSTRUCTIONS TO SHAREHOLDERS FOR REMOTE E-VOTING ARE AS UNDER:

- The Notice containing instructions is being sent by email to all the Members of the Company whose names appear on the Register of Members/ list of Beneficial Owners as received from the Depositories, National Securities Depository Limited ("NSDL") / Central Depository Services (India) Limited ("CDSL") on Wednesday, 28th January, 2026 ("Cut-Off Date") and who have registered their email addresses in respect of electronic holdings with the Depository through the concerned Depository Participants and in respect of physical holdings with the Company's Registrar and Share Transfer Agent, Kfin Technologies Limited.
- A copy of the Notice will also be available on the Company's website at www.indiapesticideslimited.com, websites of the Stock Exchanges, that is, BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the Website of National Depository Services (India) Limited NSDL at evoting@nsdl.co.in.
- The Company has appointed National Depository Services (India) Limited ("NSDL") for facilitating e-voting to enable the Members to cast their votes electronically instead of physical mode.
- The Company's Registrar and Transfer Agent (RTA) for its Share Registry Work is Kfin Technologies Limited, having its office at The Centrum, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla(West), Mumbai, 400070, Maharashtra, India Phone: +91 4067162222, E-mail Id: einward.nis@kfintech.com.
- The voting period begins from 9:00 a.m. (IST) on Thursday, 05th February, 2026 at 9:00 a.m. (IST) and end on Friday, 06th March, 2026 at 5:00 p.m. (IST). Members desiring to exercise their vote should cast their vote during this period, to be eligible for being considered.
- The Board of Directors of the Company has appointed Mr. Saket Sharma, Partner, M/s. GSK & Associates as Scrutinizer for conducting the Postal Ballot/ e-voting process in a fair and transparent manner.
- The Scrutinizer will submit consolidated Scrutinizer's Report of the total votes cast in favour or against, if any, to the Chairperson or any other person authorized by Chairperson within 2 working days from the conclusion of E-voting. The Scrutinizer's decision on the validity of votes cast will be final.
- The Results declared along with the Scrutinizer's Report shall be placed on the Company's website at www.indiapesticideslimited.com and on the website of NSDL at <https://www.evoting.nsdl.com> immediately after the result is declared by the Chairperson or Company Secretary & Compliance officer, and the same shall be communicated to the BSE Limited and the National Stock Exchange of India Limited. The results shall also be displayed on the Notice Board of the Company at its Registered Office.
- The resolutions, if approved, shall be deemed to have been passed on the last date of e-voting i.e Friday, 06th March, 2026.

Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000

Members are requested to carefully read all the notes set out in the Notice and in particular manner of casting vote through remote E-voting.

For India Pesticides Limited

Sd/-

Narendra Ojha

(Company Secretary & Compliance Officer)

Date: 04.02.2026

Place: Lucknow



KOSAMATTAM FINANCE LIMITED

Our Company was incorporated on March 25, 1987, as 'Standard Shares and Loans Private Limited', a private limited company under the Companies Act, 1956 with a certificate of incorporation issued by Registrar of Companies, Kerala at Kochi ("RoC"). The name of our Company was changed to 'Kosamattam Finance Private Limited' pursuant to a resolution passed by the shareholders of our Company at the EGM held on June 2, 2004 and a fresh certificate of incorporation dated June 8, 2004 issued by the RoC. Subsequently, upon conversion to a public limited company pursuant to a special resolution of the shareholders of our Company dated November 11, 2013, the name of our Company was changed to 'Kosamattam Finance Limited' and a fresh certificate of incorporation was issued by the RoC on November 22, 2013. Our Company has obtained a certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the RBI Act, 1934. For more information about the issuer, please refer 'General Information' and 'see 'History and Certain Other Corporate Matters' on page 41 and 139 of the Prospectus dated February 02, 2026 ("Prospectus").

Registered Office and Corporate Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India; Tel: +91 481 258 6400
Company Secretary and Compliance Officer/ Contact Person: Sreenath P. E-mail: cs@kosamattam.com; Tel: +91 481 258 6506
Chief Financial Officer: Pinky Somu Mathews; E-mail: cfo@kosamattam.com; Tel: +91 481 258 6409
Corporate Identity Number: U65929KL1987PLC004729, Permanent Account Number: AACCK4277A; Website: www.kosamattam.com



(Please scan the QR code to view the Prospectus)

Promoters of the Company:

Our Promoters are (i) Mathew K. Cherian, Email: md@kosamattam.com; Tel: 04812586401; (ii) Laila Mathew, Email: lailamathew02111957@gmail.com ; Tel: 04812586500. For further details, see "Our Promoters" on page 153 of the Prospectus.

PUBLIC ISSUE BY KOSAMATTAM FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF 20,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), AT PAR, AGGREGATING UP TO ₹10,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹10,000 LAKHS, AGGREGATING UP TO ₹20,000 LAKHS, HEREINAFTER REFERRED TO AS THE "OVERALL ISSUE SIZE" (THE "ISSUE"). THIS ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") AND THE SEBI MASTER CIRCULAR. THIS ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

The following is a summary of the terms of the NCDs to be issued pursuant to the Prospectus dated February 02, 2026.

Tenor	15 months	24 months	36 months	36 months	42 months	50 months	60 months	84 months
Nature	Secured							
Series	I	II	III	IV	V	VI	VII	VIII
Frequency of Interest Payment	Cumulative	Monthly	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
Minimum Application	10 NCDs (₹10,000) (across all Series of NCDs)							
In multiples, of	in multiples of 1 NCD after minimum lot size							
Face Value of NCDs (₹/ NCD)	₹ 1,000							
Issue Price (₹/ NCD)	₹ 1,000							
Mode of Interest Payment/ Redemption	Through Various Options available							
Coupon (%) per annum	NA	8.50	9.00	NA	9.75	NA	10.00	NA
Coupon Type	Fixed							
Redemption Amount (₹/ NCD) for NCD Holders	1,101	1,000	1,000	1,304	1,000	1,500	1,000	2,000
Redemption Premium/Discount	NIL							
Effective Yield (%) (per annum)	8.00	8.84	9.38	9.25	10.20	10.22	10.47	10.41
Put and Call Option	Not Applicable							
Deemed Date of Allotment	The date on which the Board or a duly authorised committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on the NCDs shall be available to the investors from the Deemed Date of Allotment. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment.							

Our Company would allot Series III NCDs to all valid applications, wherein the applicants have not indicated their choice of the relevant options of the NCDs. Please note that the Company would be using the Electronic Bidding software of BSE for the Issue.

Allotment on First Come First Serve Basis'

'Allotment in the public issue of debt securities shall be made in consultation with the designated stock exchange, BSE Limited ("Stock Exchange") on the basis of date of upload of each application into the electronic book of the Stock Exchange in each portion, subject to allocation ratio, in accordance with SEBI Circular SEBI/HO/DDHS/DDHS-PoD/PI/CIR/2025/0000000137 dated October 15, 2025, as amended ("SEBI Master Circular"). However, in the event of over subscription and thereafter, on such date, the allotments would be made to the applicants on proportionate basis. For further details refer section titled "Issue Procedure - Basis of Allotment" on page 463 of the Prospectus.

CREDIT RATING : "IND A/Stable", by India Ratings & Research Private Limited ("IRRPL")

ISSUE PROGRAMME**

ISSUE OPENS ON: MONDAY, FEBRUARY 09, 2026

ISSUE CLOSES ON: MONDAY, FEBRUARY 23, 2026

**** This Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that this Issue may close on such earlier date or extended date (subject to a minimum period of two Working Days and a maximum period of ten Working Days from the date of opening of the Issue and subject to not exceeding thirty days from filing this Prospectus with ROC) as may be decided by the Board of Directors of our Company or the Committee thereof subject to compliance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of this Issue our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers in which pre-issue advertisement for opening of this Issue has been given on or before such earlier or initial date of Issue closure. Application Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on the Issue Closing Date. For further details, see "General Information" on page 41 of the Prospectus.**

ASBA*

Simple, Safe,
Smart way of Application!!!

*Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, see "Issue Procedure" on page 435 of the Prospectus.

Mandatory in Public Issues of Non-Convertible Securities from October 01, 2018. No cheque will be accepted.

UPI
UNIFIED PAYMENTS INTERFACE

UPI – NOW available in ASBA for Retail Individual Investors ("RIIs")**
Investors are required to ensure that the bank account used for bidding is linked to their PAN.
UPI - Now available in ASBA for Retail Individual Investors ("RIIs") through UPI one can submit bids for an application value of 2 lakhs rupees only. RIIs can apply for upto 2 lakhs applying through Registered Brokers, DPs and RTAs. Retail Individual Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

***ASBA has to be availed by all the investors. UPI may be availed by RIIs. For details on the ASBA and UPI Process, please refer to the details given in application form and Abridged Prospectus and also please refer to the section "Issue Procedure" beginning on page 435 of the Prospectus.**
****List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI Apps and banks live on IPO/NCD, please refer to the link: www.sebi.gov.in. HDFC Bank Limited is appointed as Sponsor Bank for the Issue, in accordance with the requirements of SEBI circular dated November 23, 2020. For UPI related queries, investors can contact NPCI at the toll free number: 18001201140 and mail id: ipo.upi@npci.org.in. Applications through intermediaries (Syndicate members, Registered Stock Brokers, Registrar and Transfer agent and Depository Participants) up to a value of ₹ 5 lakhs shall only be made under the UPI mechanism.**

Information required under Section 30 of Companies Act, 2013 and the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021:
Contents of the Memorandum of Association of the Company as regards its objects: For information on the main objects of our Company, see "History and Certain Other Corporate Matters" on page 139 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 588 of the Prospectus.

Authority of Members: Limited by shares
Amount of share capital of the Company as at the date of the Prospectus: Authorised Equity Share Capital of the Company is ₹ 5,00,00,00,000 divided into 50,00,00,000 Equity Shares of face value of ₹10 each and ₹ 50,00,00,000 divided into 5,00,000 preference shares of face value ₹1,000 each. The Issued, Subscribed and Paid-up share capital of the Company is ₹ 2,27,40,78,400 divided into 22,74,07,840 Equity Shares of face value of ₹10 each.

Names of the signatories at the time of signing of the Memorandum of Association of the Company and the number of shares subscribed for by them at the time of signing the Memorandum of Association: Given below are the names of the signatories of the Memorandum of Association of the Company and the Number of Equity Shares subscribed for of face value of ₹1,000 each by them at the time of signing of Memorandum of Association: K. P. Jose- 1 Equity Share and K. P. Rajan- 1 Equity Share.

PROMOTERS OF RBI: Our Promoters are (i) Mathew K. Cherian, Email: md@kosamattam.com; Tel: 04812586401; (ii) Laila Mathew, Email: lailamathew02111957@gmail.com ; Tel: 04812586500. For further details, see "Our Promoters" on page 153 of the Prospectus.

LISTING: The NCDs offered through the Draft Prospectus and this Prospectus are proposed to be listed on the BSE Limited ("BSE"). Our Company has obtained 'in-principle' approval for this Issue from BSE vide their letter bearing reference number DCS/BI/PI-BOND/29/25-26 dated January 28, 2026. BSE shall be the Designated Stock Exchange for this Issue.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer Clause of the BSE Limited.

DISCLAIMER CLAUSE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the BSE; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the BSE is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. The Company is also having full-fledged money changers license bearing number KOC-FFMC-0021-2023 dated August 28, 2025 issued by RBI, which is valid upto August 31, 2027. However, RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liability by the Company.

DISCLAIMER CLAUSE OF INDIA RATINGS: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: <https://www.indiaratings.co.in/rating-definitions>. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site.

CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated "IND A/Stable", by India Ratings & Research Private Limited ("IRRPL") vide its letter dated January 16, 2026, and rating rationale dated November 12, 2025. The rating of NCDs by IRRPL indicates that securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations and carry low credit risk. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating given by IRRPL is valid as on the date of this Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The rating provided by rating agency may be suspended, withdrawn or revised at any time by the assigning rating agency on the basis of new information etc and should be evaluated accordingly. Please refer to "Annexure II" on page 597 of the Prospectus for the rating letter and rating rationale.

GENERAL RISKS: Investment in non-convertible securities is risky 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, the investors must rely on their own examination of our Company and the Issue, including the risks involved. Specific attention of the investors is invited to "Risk Factors" on page 20 of the Prospectus and "Material Developments" on page 157 of the Prospectus, before making an investment in the Issue. 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. This Prospectus has not been and will not be approved by any regulatory authority in India, including the RBI, the Securities and Exchange Board of India ("SEBI"), the RoC or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: **Kosamattam Finance Limited** Tel: +91 481 258 6400; **Lead Manager: Vivro Financial Services Private Limited**, Tel: +91 7940404242/40141 and offices of Syndicate Member: **Vivro Financial Services Private Limited**, Telephone: +91 22 6666 8040/41/42, Trading Members and Designated Branches of the SCSBs. Application Forms may be downloaded from the websites of the Company, BSE and the Lead Manager.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the Risk Factors contained therein, before applying in the Issue. Physical copy of the Prospectus may be obtained from the Registered and Corporate Office of the Company and the Lead Manager. Full copy of the Prospectus will be available on the website of the issuer at www.kosamattam.com, of the Lead Manager at www.vivro.net, of the BSE at www.bseindia.com and of the SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, BANKER TO THE ISSUE, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited

UPI: Retail Individual Bidders can also Bid through DDP mechanism

Note: All Capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Prospectus dated February 02, 2026.

LEAD MANAGER TO THE ISSUE	DEBENTURE TRUSTEE*	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY	COMPANY SECRETARY AND COMPLIANCE OFFICER
VIVRO	VISTRN	KFINTECH	India Ratings & Research a Fitch IBCA Company	Sreenath P. Kosamattam Finance Limited
VIVRO FINANCIAL SERVICES PRIVATE LIMITED VivroHouse-11, Shashi Colony, Opposite Suvidha Shopping Center, Paldi, Ahmedabad -380007, Gujarat, India Telephone: +91 7940404242/4041 E-mail: investors@vivro.net Website: www.vivro.net Contact Person: Jay Dodiya / Megha Kella SEBI Registration Number: INM000010122	VISTRA ITCL (INDIA) LIMITED The Qube , 2nd floor A wing, 202, Hasan Pada Road, Mittal Industrial Estate, Marol, Andher-East, Mumbai -400058 Maharashtra, India E-mail:itclcomplianceofficer@vistra.com Investor Grievance Email: itclcomplianceofficer@vistra.com Website: www.vistraitcl.com Contact Person: Jatin Chonani- Compliance Officer SEBI Registration Number: IND000000578	KFIN TECHNOLOGIES LIMITED Selenium Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi - 500 032, Telangana, India. Telephone: +91 40 6716 2222 Fax: +91 40 6716 1563 E-mail: kosamattam.ncd@kfintech.com Investor Grievance Email: einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M Murali Krishna SEBI Registration Number: INR0000000221	INDIA RATINGS & RESEARCH PRIVATE LIMITED Workhardt Towers, 4th Floor, West Wing, Bandra Kuria Complex, Bandra (E), Mumbai-400 051 Telephone: +91-22-4000 1700 E-mail: info@indiaratings.co.in Website: www.indiaratings.co.in In Contact Person: Ismail Ahmed SEBI Registration Number: IN/CRA/002/1999	Kosamattam City Centre, Floor Number 4 th & 5 th , T.B Road, Kottayam - 686001, Kerala, India Tel: +91 481 258 6506 E-mail: cs@kosamattam.com Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-Issue or post-Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted NCDs, refund orders or interest on application money, etc.

