

May 16, 2026

**National Stock Exchange of India Limited**

Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No. C-1, G Block,  
Bandra Kurla Complex, Bandra (East)  
Mumbai - 400 051.

**BSE Limited**

Phirozee Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001.

**Scrip ID - STLTECH**

**Scrip Code - 532374**

**Sub.: Newspaper advertisement titled Postal Ballot Notice**

Dear Sir/Madam,

In continuation to our letter dated May 15, 2026 and pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of newspaper advertisements dated May 16, 2026 published for the shareholders of the Company, in Financial Express (English) and Loksatta (Marathi), with regard to the completion of dispatch of Postal Ballot Notice, confirming dispatch of notice of Postal Ballot and providing other information, pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 and the rules made thereunder.

The aforesaid advertisements will also be hosted on the website of the Company at [www.stl.tech](http://www.stl.tech).

Kindly take the same on record.

Thanking you.

Yours faithfully,

For **Sterlite Technologies Limited**

**Mrunal Asawadekar**

Company Secretary & Compliance Officer  
Membership No.: A 24346

Encl.: As above.



**FORM-G**  
**INVITATION FOR EXPRESSION OF INTEREST FOR HARIDWAR HIGHWAYS PROJECT LIMITED**  
 [Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

**RELEVANT PARTICULARS**

1. Name of the corporate debtor along with PAN & CIN / LLP No.	<b>Haridwar Highways Project Limited</b> CIN - U45200DL2016PLC198587 PAN - AACCH3305E
2. Address of the registered office	B-292, Chandra Kanta Complex, Shop No. 2 & 3, Near Metro Pillar No. 161, New Ashok Nagar, Delhi, India, 110096
3. URL of website	Not Available
4. Details of place where majority of fixed assets are located	Not Applicable
5. Installed capacity of main products	Not Applicable
6. Quantity and value of main products/services sold in last financial year	Not Applicable
7. Number of employees / workmen	Employees - 0 / Workmen - 0
8. Further details including last available financial statements (with schedules) of two years. Lists of creditors are available at	Sending request by email to <a href="mailto:hhplc@bcpprocess.in">hhplc@bcpprocess.in</a>
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at	Sending request by email to <a href="mailto:hhplc@bcpprocess.in">hhplc@bcpprocess.in</a> cc: <a href="mailto:abhishek@insolvencyservices.in">abhishek@insolvencyservices.in</a>
10. Last date for receipt of expression of interest	10/06/2026
11. Date of issue of provisional list of prospective resolution applicants	06/06/2026
12. Last date for submission of objections to provisional list	11/06/2026
13. Date of issue of final list of prospective resolution applicants	17/06/2026
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	26/06/2026
15. Last date for submission of resolution plans	27/07/2026 (Estimated)
16. Process email id to submit (EOI) Expression of Interest	<a href="mailto:hhplc@bcpprocess.in">hhplc@bcpprocess.in</a>
17. Details of the corporate debtor's registration status as MSME	Not Applicable

Date : 16.05.2026  
 Place : Noida  
**Mr. Alok Kumar Agarwal (IP)**  
 IBBI/PA-001/IP-P00059/2017-2018/10137  
 AFA Validity - 30 June 2027  
**Resolution Professional for Haridwar Highways Project Limited (HHPL)**  
 For Correspondence (Corporate Address) C-100, Sector 2, Noida, Uttar Pradesh - 201301

**PUNJAB CHEMICALS AND CROP PROTECTION LIMITED**  
 CIN No. : L24231PB1975PLC047063  
 Regd. Office: Milestone 18, Ambala Kalka Road, Village & PO Bhankharpur, Derabassi, Distt. SAS Nagar, Mohali (Punjab) - 140201  
 Tel. No.: 01762- 280086, 522250, Fax No.: 01762-280070  
 E-mail: [info@punjabchemicals.com](mailto:info@punjabchemicals.com); website: [www.punjabchemicals.com](http://www.punjabchemicals.com)

**NOTICE TO SHAREHOLDERS**

Pursuant to the directions issued by the Investor Education and Protection Fund Authority vide email dated March 27, 2026, shareholders are hereby informed about the launch of the second phase of the "Saksham Niveshak - 100 Days Campaign", scheduled from April 01, 2026 to July 09, 2026, to reach out to shareholders whose dividends remain unpaid/unclaimed, with a focus on KYC updation and related compliances. As per the directions, the Company has initiated the Second 100-Day Campaign, "Saksham Niveshak", for shareholders whose dividends are unpaid/unclaimed. In this regard, the Company strongly urges all shareholders having unpaid/unclaimed dividends to update their KYC details and claim such dividends at the earliest, to avoid transfer of shares/dividends to the IEPF Authority.

Since dividend payments are made only in electronic mode, all shareholders are requested to ensure updation of KYC details in the following manner:

- **For Physical Shareholders:** Shareholders holding shares in physical form and who have not claimed their dividends are requested to download the KYC updation forms from the web link: [https://www.punjabchemicals.com / dividend-shareholders-information/](https://www.punjabchemicals.com/dividend-shareholders-information/) and send the duly filled and signed forms to the Registrar and Share Transfer Agent i.e. Alankit Assignments Limited, 1E/13, Alankit Heights, Jhandewalan Extension, New Delhi - 110055, Tel: 011-42541234 / 011-42541953, Email: [info@alankit.com](mailto:info@alankit.com)
- **For Demat Shareholders:** Shareholders holding shares in dematerialised form are requested to ensure that their KYC details are updated with their respective Depository Participant to enable timely credit of dividends.

For Punjab Chemicals and Crop Protection Limited  
 Place: Derabassi Sd/- Rishu Chatley  
 Date: May 16, 2026 Company Secretary & Compliance Officer

**STL**  
**STERLITE TECHNOLOGIES LIMITED**  
 Regd. Office: 4<sup>th</sup> Floor, Godrej Millennium, Koregaon Road 9, STS 12/1, Pune - 411001, Maharashtra, India. | CIN: L31300PN2000PLC202408  
 Phone: +91-02-30514000 | Fax: +91-02-30514113  
 Email: [secretarial@stl.tech](mailto:secretarial@stl.tech) | Website: [www.stl.tech](http://www.stl.tech)

**NOTICE OF POSTAL BALLOT**

Notice is hereby given that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013, ("the Act"), (including any statutory modification or re-enactment thereof for the time being in force), read with Rules 20 and 22 of Companies (Management and Administration) Rules, 2014, ("Rules") and Regulation 44 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and pursuant to any other laws, rules and regulations, Sterlite Technologies Limited ("the Company") is seeking approval from its Members through Postal Ballot to transact the below-mentioned business, as set forth in the Notice dated April 29, 2026 through e-voting process facilitated by the Company.

Sr. No.	Agenda of the Notice	Resolution
1.	Approval for raising of the funds through Qualified Institutional Placement (QIP) External Commercial Borrowings (ECBs) with rights of conversion into shares/ Foreign Currency Convertible Bonds (FCCBs)/ American Depositary Receipts (ADRs) Global Depositary Receipts (GDRs)/ Optionally or Compulsorily Redeemable Preference Shares (OCPS/CCPs) etc. pursuant to Section 62 of Companies Act, 2013	Special

Pursuant to General Circular No. 03/2025 dated September 22, 2025 and other applicable previous circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), and SEBI/HO/CFD/PoD-2/PCIR/2023/4 dated January 5, 2023 along with previous circulars issued by the SEBI ("SEBI Circulars") and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof) for the time being in force and as amended from time to time), the Company has sent the aforesaid Notice electronically to those Members whose names appear in the Register of Members or Register of Beneficial Owners maintained by the Depositories as on Friday, May 8, 2026, ("Cut-off date") received from the Depositories and whose email address is registered with the Company/ M/s Kfin Technologies Limited, Registrar and Transfer Agent ("Kfin") Depositories/ Depository Participant ("DP") and the same has been completed on May 15, 2026.

The voting rights of the Members shall be in proportion to their shares of the paid-up equity share capital of the Company as on the Cut-off date. The Company has appointed Mr. B. Narasimhan, Practicing Company Secretary and as a Scrutinizer who will conduct the electronic voting process in a fair and transparent manner.

The postal ballot e-voting facility will be available during the following period and the Company has engaged Kfin to provide the services of e-voting to the Members.

Commencement of e-voting	From 10.00 a.m. on May 18, 2026
End of e-voting	To 5.00 p.m. on June 16, 2026

The e-voting facility will be disabled thereafter by Kfin and voting shall not be allowed beyond the said date. In case of any query and/or grievance, in respect of voting by electronic means, Members may refer to the Help & Frequently Asked Questions (FAQs) and E-voting user manual available at the download section of <https://evoting.kfintech.com> (Kfin Website) or email at [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com) or call Kfin's toll free No. 1-800-309-4001 for any further clarifications.

Members who have not updated their email address are requested to register the same in respect of shares held by them in electronic form with the Depository through their DPs and in respect of shares held in physical form by completing their KYC in term of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/PCIR/2023/37, dated March 16, 2023.

Any Member who does not receive the Postal Ballot Notice may obtain the same by sending an email to [secretarial@stl.tech](mailto:secretarial@stl.tech). Members may note that the Notice will also be available on the Company's website at [www.stl.tech](http://www.stl.tech) on the websites of stock exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively, and on the website of Kfin at <https://evoting.kfintech.com>. Also, the results of the Postal Ballot along with the Scrutinizer's Report will be filed within the statutory timelines and will be hosted on the aforesaid website(s). The Company will also display the results at its registered office.

For Sterlite Technologies Limited  
 Sd/-  
**Mrunal Asawadekar**  
 Place: Pune  
 Date: May 16, 2026  
 Company Secretary (ACS 24346)

This is an advertisement issued, pursuant to Regulation 30(1) and Schedule V of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended, for information purposes only.



# KOSAMATTAM FINANCE LIMITED



(Please scan the QR code to view the Prospectus)

Kosamattam Finance Limited ("Our Company" or "the Company" or "Issuer" or "KFL") 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 Ernakulam ("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 134 of the Prospectus dated May 14, 2026 ("Prospectus").

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

**Promoters of the Company:**  
 Our Promoters are (i) Mathew Kosamattom Cherian, Email: [md@kosamattam.com](mailto:md@kosamattam.com); Tel: 04812586401; (ii) Laila Mathew, Email: [lailamathew02111957@gmail.com](mailto:lailamathew02111957@gmail.com); Tel: 04812586500. For further details, see "Our Promoters" on page 147 of the Prospectus.

**PUBLIC ISSUE BY KOSAMATTAM FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF UP TO 30,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs"), AT PAR, AMOUNTING TO ₹15,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹15,000 LAKHS, AGGREGATING UP TO ₹30,000 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, AS AMENDED (TO THE EXTENT NOTIFIED) AND THE SEBI NCS 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 May 14, 2026.

Tenor	24 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	9.25	NA	10.00	NA	10.00	NA
Coupon Type	Fixed							
Redemption Amount (₹/ NCD) for NCD Holders	1,172.00	1,000.00	1,000.00	1,304.00	1,000.00	1,500.00	1,000.00	2,000.00
Redemption Premium/Discount	NIL							
Effective Yield (%) (per annum)	8.26	8.84	9.65	9.25	10.47	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/PCIR/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 605 of the Prospectus.

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

**ISSUE PROGRAMME\*\***

**ISSUE OPENS ON: MONDAY, MAY 18, 2026**

**ISSUE CLOSES ON: MONDAY, JUNE 1, 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 the 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 578 of the Prospectus.  
 Mandatory in Public Issues of Non-Convertible Securities from October 01, 2018. No cheque will be accepted.

**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. 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 is now mandatory for Retail Individual Investors submitting bids up to an application value of ₹ 2,00,000 applying through Designated Intermediaries, SCSBs or through the BSE Direct App / Web interface of stock exchange or any other permitted methods. 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 578 of the Prospectus.  
 \*\*List of banks supporting UPI is also available on the website of SEBI at [www.sebi.gov.in](http://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](http://www.sebi.gov.in). HDFC Bank Limited is appointed as Sponsor Bank to 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 : 18001201740 and mail id: [ipo.upi@npci.org.in](mailto: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 lakh 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 134 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 730 of the Prospectus.

**Liability of Members:** Limited by shares  
**Amount of share capital of the Company as on March 31, 2026:** 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 5,00,00,000 preference shares of face value ₹1,000 each. The Issued, Subscribed and Paid-up share capital of the Company is ₹ 2,30,65,15,630 divided into 23,06,51,563 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 of 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 THE COMPANY:** Our Promoters are (i) Mathew Kosamattom Cherian, Email: [md@kosamattam.com](mailto:md@kosamattam.com); Tel: 04812586401; (ii) Laila Mathew, Email: [lailamathew02111957@gmail.com](mailto:lailamathew02111957@gmail.com); Tel: 04812586500. For further details, see "Our Promoters" on page 147 of the Prospectus.

**LISTING:** The NCDs offered through the Draft Prospectus and the 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/BM/PI-BOND/01/26-27 dated May 13, 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 financial or statutory requirement approved by the BSE; nor does it in 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:** India Ratings & Research Private Limited ("India Ratings") is a Credit Rating Agency registered with the Securities and Exchange Board of India (SEBI) under Section 12 of the SEBI Act, 1992. In this capacity, India Ratings undertakes ratings of listed and proposed to be listed instruments that fall under the regulatory oversight of SEBI. In addition, in line with Regulation 9(f) of the SEBI (Credit Rating Agencies) Regulation, 1999, India Ratings rates financial instruments falling under the purview of other financial sector regulators (FSR). Instruments which come under the purview of other FSRs do not overall governance of SEBI. Issuers/Users/readers of this document are, therefore, cautioned to note that the ratings are not a recommendation or suggestion. Such instruments can carry Liquidity and Price Risk which pertains to how saleable a Security is in the market. If a particular Security does not have a market at the time of sale, then the Investor's investments may have to bear an impact depending on its exposure to that particular Security. It is not possible to predict it, and to what extent, a secondary market may develop in the debt securities or at what price the debt securities will trade in the secondary market or whether such market will be liquid or illiquid. The more limited the secondary market is, the more difficult it may be for holders of the debt securities to realise value for the debt securities prior to redemption of the debt securities. If the debt securities are unlisted, then the ability of the Investors to resell or trade them may be limited, leading to liquidity and price risk on the debt securities. The returns from a particular asset class may underperform returns from other asset classes. The changes in government policy in general and changes in taxation may impact the returns to investors. There can be external risks arising out of geopolitical situations which can lead to volatility/increase in the performance of the individual securities. Issuers/Users/readers are advised to note that SEBI's investor protection mechanisms and SEBI's grievance or dispute redressal mechanisms are not applicable to ratings assigned by India Ratings that fall under the purview of other FSRs. Should you have any grievance with instruments under the purview of other FSRs, please write to [info@indiaratings.co.in](mailto:info@indiaratings.co.in). For any grievance with instruments under the purview of SEBI, please write to [investor.grievances@indiaratings.co.in](mailto:investor.grievances@indiaratings.co.in). Further, India Ratings relies on information obtained from multiple sources and there may be instances where the information is not accurate/incomplete, despite efforts been taken to verify the same. Ultimately, the issuer/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 rating, India Ratings relies 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 may not have been anticipated at the time a rating was issued or affirmed. It needs to be noted that 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 of any issuer. Credit Ratings do not comment on the adequacy of the 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. The Rating Agency shall neither be construed to be acting under the capacity or nature of an "expert" as defined under Section 2(38) of the Companies Act, 2013. India Ratings does not provide any financial, legal, auditing, accounting, appraisal, valuation or actuarial services in any manner. A rating should not be viewed as a replacement for such advice or services. Investors may find our 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.

**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 April 17, 2026, and rating rationale dated April 17, 2026. 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 739 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 151 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 Reserve Bank of India ("RBI"), the Securities and Exchange Board of India ("SEBI"), the RoC or any stock exchange in India, nor do they guarantee the accuracy or adequacy of this document.

**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 7940404242/4041 and offices of Syndicate Member: **Vivro Financial Services Private Limited**, Telephone: +91 7940404242/4041, 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](http://www.kosamattam.com), of the Lead Manager at [www.vivro.net](http://www.vivro.net), of the BSE at [www.bseindia.com](http://www.bseindia.com) and of the SEBI at [www.sebi.gov.in](http://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 UPI mechanism

**Note:** All Capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Prospectus dated May 14, 2026.

LEAD MANAGER TO THE ISSUE	DEBENTURE TRUSTEE TO THE ISSUE*	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY	COMPANY SECRETARY AND COMPLIANCE OFFICER
<b>VIVRO</b>	<b>VISTRN</b>	<b>KFINTECH</b>	<b>India Ratings &amp; Research</b>	<b>Sreenath Palakkattilam</b> <b>Kosamattam Finance Limited</b> Kosamattam City Centre, Floor Number 4 <sup>th</sup> & 5 <sup>th</sup> , T.B Road, Kottayam - 686001, Kerala, India Tel: +91 481 258 6506 E-mail: <a href="mailto:cs@kosamattam.com">cs@kosamattam.com</a>
<b>VIVRO FINANCIAL SERVICES PRIVATE LIMITED</b> Vivro House 11, Shashi Colony, Opposite Suvinda Shopping Center, Paldi, Ahmedabad -380007, Gujarat, India Telephone: +91 7940404242/4041 E-mail: <a href="mailto:investors@vivro.net">investors@vivro.net</a> Website: <a href="http://www.vivro.net">www.vivro.net</a> Contact Person: Jay Dodiya / Megha Kalia	<b>VISTRA ITCL (INDIA) LIMITED</b> The Qube, 2 <sup>nd</sup> floor 'A' Wing, 202, Hasan Pada Road, Mittal Industrial Estate, Marol, Andheri (E), Mumbai - 400059 Maharashtra, India Email: <a href="mailto:itclcompliance@vistra.com">itclcompliance@vistra.com</a> Telephone: 022 - 2659 3333 Fax: 022 - 2653 3297 Investor Grievance Email: <a href="mailto:itclcompliance@vistra.com">itclcompliance@vistra.com</a> Website: <a href="http://www.vistraitcl.com">www.vistraitcl.com</a> SEBI Registration Number: INM000010122	<b>KFIN TECHNOLOGIES LIMITED</b> 301, The Centrum, 3 <sup>rd</sup> Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West) Kurla, Mumbai, Maharashtra, India, 400070 Telephone: +91 40 6716 2222 Fax: +91 40 6716 1563 Email: <a href="mailto:kosamattam.ncd@kfintech.com">kosamattam.ncd@kfintech.com</a> Investor Grievance Email:		