

Date: 27th April 2026

To,
The Debenture Holders,
Kosamattam Finance Limited (“Issuer”)

Subject: No Objection Certificate in relation to Credit Facilities and issuance of NCDs.

This is with reference to the listed, secured, non-convertible debentures (“NCDs”) issued by Kosamattam Finance Ltd (“Issuer”) from time to time under various Debenture Trust Deeds (collectively referred to as “Existing DTD”) wherein we would like to inform the Debenture holder/s (“Existing Debenture Holder/s”) as per the latest BENPOS for the respective NCD issuances.

In relation to the above, we have been informed that the Issuer has proposed Credit Facilities and NCDs as per the below mentioned banks/debenture trustee:

(Rs in Crores)

Leder/ Charge Holder Name	Type of Facility	New Sanctioned Amount	Total Limit
AU Small Finance Bank	Term Loan	50.00	50.00
Equitas Small Finance Bank	Term Loan	50.00	50.00
Oxyzo Financial Services Limited	Term Loan	20.00	100.00
DCB Bank	Working Capital Demand Loan	50.00	125.00
Karur Vysya Bank	Term Loan	30.00	130.00
Poonawalla Fincorp Limited	Term Loan	50.00	195.00
Jana Small Finance Bank	Term Loan	63.00	236.00
Utkarsh SFB	Term Loan	30.00	70.00
Nabkisan Finance Limited	Term Loan	50.00	50.00
Indian Overseas Bank	Term Loan	100.00	175.00
Bandhan Bank	Term Loan/Cash Credit	151.00	351.00
Karnataka Bank	Term Loan	50.00	50.00
Unity Small Finance Limited	Working Capital Demand Loan	60.00	100.00
RBL Bank	WC DL/CC	100.00	100.00
Union Bank of India	Term Loan	100.00	100.00
STCI Finance Limited	Term Loan	25.00	50.00
Debenture Trustee	Private placement/public issue of secured NCDs	600.00	600.00

In this connection, please be informed that as per the covenants under the Existing DTD executed for the various NCD issuances, the Issuer shall not create any further encumbrances on the Security, except with the prior consent / NOC of the Debenture Trustee. In the event of receipt of such request by the Issuer and upon receipt of a Chartered Accountant certificate suggesting that even after creation of such further charge on the Security the Security Cover required under the Existing DTD shall continue to be maintained, as per the requirements of the applicable SEBI regulations, Debenture Trustee is required to provide 5 working days to the Existing Debenture Holders and seek their approval for creation of further charge.



Accordingly, please note that the Issuer has obtained and submitted to us a Chartered Accountant Certificate (*as attached*), which indicates that there would be no dilution of Security below the Security Cover stipulated under the Existing DTD and that the Issuer has maintained and will continue to maintain the stipulated security cover under Existing DTD to secure the existing outstanding NCDs.

In light of the above, considering the stipulated Security Cover as stated under the Existing DTD is maintained, there is no specific requirement for Vistra to obtain 'consent' from the Existing Debenture Holders under the Existing DTD, prior to providing the NOC to the Issuer for credit facilities from various banks. However, irrespective of the same as a prudent trustee and as per the requirement under the applicable law, we would hereby inform you of receipt of the said request from the Issuer credit facilities. Kindly note that this is for your information and records and we await your objection/observation, if any, within 5 working days.

In case of any additional information required, please feel free to enquire us. We will assist you with the same and facilitate the response your queries from the Issuer.

Thanks & Regards

Vistra ITCL (India) Limited | Trust Operations