

Date : 08th October 2025

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

We, Vistra ITCL (India) Limited, are acting as the Debenture Trustee for the Non-Convertible Debentures issued by Kosamattam Finance Limited under Tranche/Series 21 to 25.

This is with reference to the letter dated 08th October 2025 received from Kosamattam Finance Limited, requesting a No Objection Certificate (NOC) for a proposed change in credit rating agency from Brickwork Ratings to India Ratings. A copy of the said letter is enclosed herewith as Annexure for your reference.

Should you have any queries or concerns regarding this matter, please feel free to respond within 15 days from the date of this letter at the following email address: Aarushi.Lad@vistra.com or itclcomplianceofficer@vistra.com.

In the absence of a response within the stipulated period, your no objection will be considered as deemed approval for the proposed change.

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

08.10.2025

To,
The Compliance Officer
Vistra ITCL (India) Limited

Subject: Request for NOC and Permission to Change Credit Rating Agency from Brickwork Ratings to India Ratings for NCDs (Tranche 21 to 25)

Dear Sir/Madam,

We are writing to seek your permission and a No Objection Certificate (NOC) for changing the credit rating agency for our publicly placed Non-Convertible Debentures (NCDs) allotted under Tranches 21 to 25.

These NCDs were previously rated by Brickwork Ratings. Recently, the Company obtained ratings for these NCDs from India Ratings & Research (copy of the letter enclosed). This decision was taken with the objective of bringing uniformity across all our debt instruments, as most of our existing debt securities are currently rated by India Ratings. Accordingly, we request you to grant permission to facilitate the change in rating agency from Brickwork Ratings to India Ratings for the said NCDs.

We appreciate your support and cooperation in this regard.

Thank you.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN:01286073