

APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

1. I/We have read, understood and agreed to the contents and terms and conditions of the prospectus dated November 19, 2024 ("Prospectus") of Kosamattam Finance Limited
2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
3. I/We hereby agree to accept the NCDs applied for or such lesser number as may be allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
4. I/We irrevocably give my/our authority and consent to Vistra ITCL (India) Limited (the "Debenture Trustee"), to act as my/our trustees and for doing such acts as are necessary to carry out their duties in such capacity.
5. I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
6. The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
7. In making my/our investment decision I/we have relied on my/our own examination of Kosamattam Finance Limited and the Terms of the Issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
8. I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for, as applicable.
9. UPI Mechanism for Blocking Fund would be available for Resident Individual Investors, who have submitted bid for an amount not more than ₹ 5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs)
10. Additional Undertaking, in case of ASBA Applicants: 1) I/We hereby undertake that I/we am/are an ASBA Applicant(s) as per applicable provisions of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ("SEBI NCS Regulations"); 2) In accordance with ASBA process provided in the SEBI NCS Regulations and disclosed in the Prospectus, I/we authorize (a) the Lead Manager(s), consortium members, Lead Brokers, Trading Members (in specified cities only), Broker, CRTA, CDP or the SCSBs as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with UPI ID provided in the Application Form as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Manager and Registrar to the Issue, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
11. I/We confirm that I/We shall be allocated and allotted Option I NCDs wherein I/We have not indicated the choice of the relevant option of NCDs.

IMPERSONATION

Attention of the Investors is specifically drawn to the provisions of sub-section (1) of Section 38 of the Companies Act, 2013 which is reproduced below: "Any person who: makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447."

ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

Investor Categories:	Sub-category code	Investor Categories:	Sub-category code
Category I Investor - Institutional Investors		Statutory bodies/ corporations and societies registered under the applicable laws in India and authorized to invest in the NCDs;	24
Public financial institutions, scheduled commercial banks, and Indian multilateral and bilateral development financial institutions which are authorized to invest in the NCDs;	11	Co-operative banks and regional rural banks;	25
Provident funds and pension funds each with a minimum corpus of ₹ 250 million, superannuation funds and gratuity funds, which are authorized to invest in the NCDs;	12	Trusts including public/private charitable/religious trusts which are authorized to invest in the NCDs;	26
Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13	Scientific and/or industrial research organisations, which are authorized to invest in the NCDs;	27
Resident Venture Capital Funds registered with SEBI;	14	Partnership firms in the name of the partners;	28
Insurance companies registered with the IRDAI;	15	Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);	29
State industrial development corporations;	16	Association of Persons; and	30
Insurance funds set up and managed by the army, navy, or air force of the Union of India;	17	Any other incorporated and/ or unincorporated body of persons	31
Insurance funds set up and managed by the Department of Posts, the Union of India;	18	Category III Investor –High Net-Worth Individual Investors	
Systemically Important Non-Banking Financial Company registered with the RBI or Non-Banking Financial Company registered with the RBI and having a total assets of ₹ 5,000million or more as per the last audited financial statements;	19	Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 1,00,000 across all options of NCDs in this Issue	32
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; and	21	Category IV Investor –Retail Individual Investors*	
Mutual funds registered with SEBI	22	Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹1,00,000 across all options of NCDs in this Issue and shall include retail individual investors, who have submitted bid for an amount not more than UPI Application Limit in any of the bidding options in the Issue (including Hindu Undivided Families applying through their Karta and does not include NRIs) through UPI Mechanism	33
Category II Investor - Non-Institutional Investors			
Companies within the meaning of Section 2(20) of the Companies Act, 2013;	23		

*applications upto a value of ₹5 lakhs can be made under the UPI Mechanism

ISSUE STRUCTURE

Tenor	18 months	24 months	30 months	36 months	39 months	60 months	48 months	84 months
Nature	Secured							
Options	I	II	III	IV	V	VI	VII	VIII
Frequency of Interest Payment	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	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 Series available							
Coupon (%) per annum	NA	9.25	NA	10.00	NA	10.25	NA	NA
Coupon Type	Fixed							
Redemption Amount (₹/ NCD) for NCD Holders	1138	1000	1252	1000	1353	1000	1500	2000
Redemption Premium/Discount	NIL							
Effective Yield (%) (per annum)	9	9.65	9.41	10.47	9.75	10.75	10.67	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 allocate and allot Option I NCDs wherein the applicants have not indicated the choice of the relevant NCD Option.

For further information please refer to section titled "Issue Related Information" on page 206 of the Prospectus.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and cash flow workings shall be changed accordingly. Please refer to section titled "Issue Related Information" on page 206 of the Prospectus. Also for further details of the interest payment please refer to "Manner of Payment of Interest/Refund/ Redemption Amounts" on page 235 of the Prospectus.

For further details, please refer to the Prospectus dated November 19, 2024.

All capitalised terms not specifically defined therein shall have the meaning given to such terms in the Prospectus dated November 19, 2024.

For Rejection of Applications : Please refer to page no. 14 of the Abridged Prospectus.

Basis of Allotment : For details, please refer to page no. 22 of the Abridged Prospectus.

TEAR HERE

- In case of queries to allotment/ credit of Allotted NCD/Refund, the Applicants should contact Registrar to the Issue or the Company.
- In case of ASBA Application submitted to the SCSBs, the Applicants should contact the relevant SCSB.
- In case of queries related to upload of Applications submitted to the Lead Manager's/Consortium Members / Trading Member / CRTA / CDP / SCSB Applicants should contact the relevant Lead Managers / Consortium Members / Trading Member / CRTA / CDP / SCSB.
- The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges.
- Acknowledgments subject to availability of Funds in the ASBA account.

COMPANY CONTACT DETAILS
KOSAMATTAM FINANCE LIMITED
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: Annamma Varghese C.;
E-mail: cfo@kosamattam.com; Tel: +91 481 258 6451
Corporate Identity Number: U65929KL1987PLC004729;
Permanent Account Number: AACCK4277A;
Website: www.kosamattam.com

REGISTRAR CONTACT DETAILS
KFIN TECHNOLOGIES LIMITED
Selenium Tower B, Plot No - 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad, - 500 032, Telangana, India
Telephone: +91 40 6716 2222
Fax: +91 40 6716 1563
Email: kosamattam.ncd@kfintech.com
Investor Grievance Email: einward.ris@kfintech.com
Website: www.kfintech.com
Contact Person: M Murali Krishna
SEBI Registration Number: INR000000221