

HERO FINCORP LIMITED
HERO FINCORP
 CIN: U74899DL1991PLC046774
 Regd. Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi – 110057
 Corporate Office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi – 110057
 Website: www.herofincorp.com, Email – investors@herofincorp.com, Tel: 011-49487150

NOTICE OF 34th ANNUAL GENERAL MEETING, E-VOTING AND OTHER INFORMATION

Notice is hereby given that 34th Annual General Meeting (AGM) of the members of Hero FinCorp Limited (the "Company") will be held on Monday, July 28, 2025 at 12:00 P.M. (IST) through Video Conferencing (VC)/ Other Audio Visual Means ("OAVM") without physical presence of the Members at a common venue, to transact the ordinary business as set out in the notice of AGM.

In compliance with General Circular No. 20/2020 dated May 05, 2020 read with General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and other relevant circulars including General Circular No. 09/2024 dated September 19, 2024 ("MCA Circulars") in this regard and applicable provisions of the Companies Act, 2013 (the "Act") and the Rules made thereunder, Secretarial Standard on General Meeting ("SS-2") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is conducting the AGM through VC/OAVM. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. The venue of the AGM shall be deemed to be the Registered Office of the Company.

In compliance with above MCA Circulars and Listing Regulations, 34th Annual Report and AGM Notice for the Financial Year 2024-25 has been sent through electronic mode (via e-mail) on Friday, July 04, 2025 to those members whose names appear in the Register of Members / Beneficial Owners maintained by the Company/Depositories as on BENPOS date i.e. Monday, June 30, 2025 and whose e-mail addresses were registered with the Company/Depositories, unless any Member has requested for a physical copy of the same. In case of Members whose email addresses are not registered, the Company has sent them a letter providing the web-link along with the path to access the Annual Report for the Financial Year 2024-25 (including the Notice of AGM). The Notice and Annual Report are also available on the website of the Company at <https://www.herofincorp.com>, website of stock exchange i.e. NSE at <https://www.nseindia.com> and on the website of National Securities Depositories Limited ("NSDL") at <https://www.evotingindia.com>.

Members holding shares either in physical form or dematerialized form, as on the Cut-off Date i.e. Monday, July 21, 2025, may cast their vote electronically on all items of business as set out in the notice of AGM through electronic voting system from a place other than the venue of AGM (remote e-voting). The members are further informed that:

- The ordinary business as set out in the notice of AGM may be transacted through voting by electronic means.
- The date and time of commencement of remote e-voting: **Friday, July 25, 2025 (9:00 A.M. IST)**
- The date and time of end of remote e-voting: **Sunday, July 27, 2025 (5:00 P.M. IST)**
- The Cut-off Date for determining the eligibility to vote by remote e-voting or at the AGM: **Monday, July 21, 2025**
- Any person who acquires shares and becomes member of the Company after the dispatch of annual report and notice of AGM and holding shares as on Cut-off Date i.e. Monday, July 21, 2025, may obtain login ID and password by sending a request at evoting@nsdl.com or call at toll free number 1800-1020-990 and 1800 22 44 30. However, if a person is already registered with NSDL for e-voting then the existing user ID and password may be used.
- The member may note that (i) The remote e-voting module shall be disabled for voting after the date and time mentioned under point 'c' above; (ii) once the vote on a resolution is casted by member, the member shall not be allowed to change it subsequently; (iii) the facility of voting through electronic voting system shall be made available at the time of AGM; (iv) the members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again at the meeting; and (v) a person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the Cut-off Date only shall be entitled to avail the facility of remote e-voting or voting at the AGM.
- Members, holding shares in physical mode, are required to get their email ids registered by visiting the following link: https://web.in.mpsms.murlp.com/EmailRe/E-mail_Register.html or by writing to the Registrar & Share Transfer Agent (RTA) with details of folio number and attaching a self-attested copy of PAN card at rti.helpdesk@npsms.murlp.com. Members, holding shares in dematerialized mode, are requested to register/update their email ids with their respective Depository Participants.
- For any grievance regarding e-voting, the members may write to Mr. Shivendra Suman, Company Secretary and Compliance Officer at 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057 or at email id: investors@herofincorp.com. Further, for e-voting queries, shareholders may refer the Frequently Asked Questions (FAQs) and e-voting user manual available for them at the download section of www.evotingindia.com or call at the toll free number 022-4866 7000 or send a request to Ms. Pallavi Mahatre, Senior Manager, NSDL, at evoting@nsdl.com, who will also address the grievances connected with the voting by electronic means.
- Pursuant to SEBI Circular SEBI/HO/DDHS/DHIS-PoD-1/P/CIR/2025-03 dated June 05, 2025, stakeholders are requested to access the Annual Report for the FY 2024-25 using the link mentioned below: <https://www.herofincorp.com/investor-relations/disclosures-under-regulation-62-of-the-sebi-lodr-financial-performance>

The Company has appointed Mr. Devesh Kumar Vasisht, (FCS-8488, CP No. 13700), Managing Partner of M/s. DPV & Associates LLP, Practicing Company Secretaries, New Delhi (Firm Registration No. L2021DE009500) as the Scrutinizer to ensure that the process is carried out in a fair and transparent manner.

The Register of Members and the Share Transfer books of the Company will remain closed from Saturday, July 19, 2025 to Monday, July 28, 2025 (both days inclusive) for the purpose of 34th AGM of the Company and for determining the entitlement of the shareholders for final dividend for the financial year 2024-25, as may be approved by the Members at the meeting.

The payment of final dividend for the Financial Year ended March 31, 2025, upon declaration by the Members at the AGM, will be made, subject to deduction of tax at source (TDS), as applicable on or before August 27, 2025 to those Members/Beneficial Owners whose names appear in the Register of Members/Depository records as at close of business hours on Friday, July 18, 2025.

A person who is not holding shares/securities as on the Cut-off Date should treat this notice for information purpose only.

Members are requested to carefully read all the notes set out in the Notice of the AGM and in particular, instructions for joining the AGM, manner of casting vote through remote e-voting or voting during the AGM.

By the Order of the Board of Directors
 For Hero FinCorp Limited
 Sd/-
 Shivendra Suman
 Company Secretary and Compliance Officer

Place: New Delhi
 Date: July 04, 2025

**THIS IS CORRIGENDUM TO PRICE BAND ADVERTISEMENT
 THERE IS NO EXTENSION IN THE OFFER PERIOD
 THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT. THIS DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS PUBLIC ANNOUNCEMENT IS NOT INTENDED FOR PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY OUTSIDE INDIA.**

GLEN INDUSTRIES LIMITED

CORPORATE IDENTITY NUMBER: U21097WB2007PLC119239

Our Company was originally incorporated as "GLEN Stationery Private Limited" as a private limited company under the provisions of the Companies Act, 1956, with a Certificate of Incorporation dated October 05, 2007, issued by the Registrar of Companies, West Bengal. The name of our Company was later changed from "GLEN Stationery Private Limited" to "GLEN Industries Private Limited" pursuant to a special resolution passed in the Extraordinary General Meeting of the Company on December 01, 2018. Consequently, a fresh Certificate of Incorporation was issued by the Registrar of Companies, Kolkata, on December 13, 2018. Subsequently, our Company was converted from a private limited company to a public limited company pursuant to a special resolution passed in the Extraordinary General Meeting of the Company on June 10, 2024, and the name of our Company was changed from "GLEN Industries Private Limited" to "GLEN Industries Limited". A fresh Certificate of Incorporation was issued to our Company by the Central Processing Centre, Manesar, on August 09, 2024. The Corporate Identification Number of our Company is U21097WB2007PLC119239. For further details please refer to the chapter titled "History and Certain Corporate Matters" beginning on Page No. 132 of the Red Herring Prospectus.

Registered Office: Rajveena, 2nd Floor, 50A, Block-C, New Alipore, Kolkata, West Bengal, India, 700053;
Telephone: +91 9874775191; **E-mail:** info@glen-india.com; **Website:** www.glen-india.com
Contact Person: Ms. Shikha Sureka, Company Secretary and Compliance Officer.

PROMOTERS OF OUR COMPANY: MR. LALIT AGRAWAL, MRS. LATA AGRAWAL, MR. NIKHIL AGRAWAL AND MRS. NIYATI SEKSARIA

INITIAL PUBLIC OFFER OF UPTO 64,96,800 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH ("EQUITY SHARES") OF GLEN INDUSTRIES LIMITED (THE "COMPANY" OR "GIL" OR "ISSUER") AT AN ISSUE PRICE OF ₹ [-] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [-] PER EQUITY SHARE) FOR CASH, AGGREGATING UP TO ₹ [-] LAKHS ("PUBLIC ISSUE") OUT OF WHICH UPTO 3,25,200 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH, AT AN ISSUE PRICE OF ₹ [-] PER EQUITY SHARE FOR CASH, AGGREGATING ₹ [-] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION") AND UPTO 1,53,600 EQUITY SHARES AGGREGATING UP TO ₹ [-] LAKHS FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (AS DEFINED HEREINAFTER) (THE "EMPLOYEE RESERVATION PORTION"). THE PUBLIC ISSUE LESS MARKET MAKER RESERVATION PORTION AND EMPLOYEE RESERVATION PORTION I.E. ISSUE OF UPTO 60,18,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH, AT AN ISSUE PRICE OF ₹ [-] PER EQUITY SHARE FOR CASH, AGGREGATING UPTO ₹ [-] LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE PUBLIC ISSUE AND NET ISSUE WILL CONSTITUTE [] % AND [] % RESPECTIVELY OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

*Subject to finalization of basis of allotment.

The Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, 2018 the Red Herring Prospectus has been filed with SEBI. In terms of SEBI Regulations, the SEBI shall not issue any observations on the Offer Document. Hence there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire "Disclaimer Clause of SEBI" beginning on page 198 of the Red Herring Prospectus.

ATTENTION INVESTORS – CORRIGENDUM

The Company has filed Red Herring Prospectus dated July 01, 2025 with the Registrar of Companies, Kolkata, on July 01, 2025, in respect of IPO of the Company which is to be opened for subscription on Tuesday, July 08, 2025 and will close on Thursday, July 10, 2025.

Attention of investors is being brought to the newspaper advertisement dated July 02, 2025 and Red Herring Prospectus dated July 01, 2025:

BIDS CAN BE MADE FOR A MINIMUM OF 1200 EQUITY SHARES AND IN MULTIPLES OF 1200 EQUITY SHARES THEREAFTER.

Shall now read as:

"BIDS CAN BE MADE FOR A MINIMUM OF 2400 EQUITY SHARES AND IN MULTIPLES OF 1200 EQUITY SHARES THEREAFTER" Investors are being hereby informed that said statements stand amended.

GENERAL RISK: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and this Issue, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 30 of the Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
GYR Capital Advisors GYR CAPITAL ADVISORS PRIVATE LIMITED 428, Gala Empire, Near JB Tower, Drive in Road, Thaltej, Ahmedabad-380 054, Gujarat, India. Telephone: +91 87755 64648 Facsimile: N.A. E-mail: info@gyrcapitaladvisors.com Website: www.gyrcapitaladvisors.com Investor grievance: investors@gyrcapitaladvisors.com Contact Person: Mr. Mohit Baid SEBI Registration Number: INM000012810	KFIN TECHNOLOGIES LIMITED Selenium Tower-B, Plot 31 & 32, Gachibowli, Financial District, Nanakrampada, Serilingampally, Hyderabad – 500 032, Telangana Contact Person: Mr. M Murali Krishna Tel: +91 40 6716 2222; Fax: N.A Email: gil ipo@kfinitech.com Investor grievance e-mail: enward.ns@kfinitech.com Website: www.kfinitech.com SEBI Registration No. INR000000221	GLEN INDUSTRIES LIMITED Ms. Shikha Sureka Company Secretary and Compliance Officer Rajveena, 2nd Floor, 50A, Block-C, New Alipore, Kolkata, West Bengal, India, 700053 Telephone: +91 9874775191; E-mail: cs@glen-india.com Website: www.glen-india.com Investors can contact the Company Secretary and Compliance Officer or the BRLM or the Registrar to the Issue in case of any pre-issue or post-issue related problems, such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account and refund orders, etc.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus.

On behalf of Board of Directors
 FOR, GLEN INDUSTRIES LIMITED
 Sd/-
 Ms. Shikha Sureka
 Company Secretary & Compliance Officer

Place: Kolkata, India
 Date: July 05, 2025

Disclaimer: Glen Industries Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the RHP with the Registrar of Companies, Kolkata on July 01, 2025 and thereafter with SEBI and the Stock Exchange. Full copy of the Red Herring Prospectus is available on the website of the SEBI at www.sebi.gov.in, website of the Company at www.glen-india.com, the website of the BRLM to the Issue at www.gyrcapitaladvisors.com, the website of BSE SME at <https://www.bseindia.com/PublicIssues/RHP.aspx>, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the RHP including the section titled "Risk Factors" beginning on page 30 of the Red Herring Prospectus.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act, 1933 and in accordance with any applicable U.S. State Securities laws. The Equity Shares are being issued and sold outside the United States in "offshore transactions" in reliance on Regulation "S" under the Securities Act, 1933 and the applicable laws of each jurisdiction where such issues and sales are made. There will be no public offering in the United States

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

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

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. Our Company has obtained a full-fledged money changers license bearing license number FE. KOC.FFMC.40/2006 dated February 07, 2006 issued by the RBI which is valid up to August 31, 2025. Our Company holds a Certificate of Registration dated May 28, 2014 bearing Registration Number IN-DP-CDSL-717-2014 issued by the SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996. For details of changes in our name and registered office, see "History and Certain Other Corporate Matters" on page 179 of the Prospectus dated July 03, 2025 ("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: 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

Promoters of the Company:
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 193 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 July 3, 2025.

Tenor	18 months	36 months	36 months	42 months	42 months	60 months	50 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	10.00	NA	10.00	NA	10.00	NA	NA
Coupon Type	Fixed							
Redemption Amount (₹/ NCD) for NCD Holders	1,142	1,000	1,322	1,000	1,385	1,000	1,500	2,000
Redemption Premium/Discount	NIL							
Effective Yield (%) (per annum)	9.25	10.47	9.75	10.47	9.75	10.47	10.22	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 Option II 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/PoD1/P/CIR/2024/54 dated May 22, 2024, 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 469 of the Prospectus.

ISSUE PROGRAMME**

ISSUE OPENS ON: MONDAY, JULY 07, 2025

ISSUE CLOSES ON: FRIDAY, JULY 18, 2025

** 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 one Working Day after the Issue Closing Date. For further details, see "General Information" on page 41 of the Prospectus.

ASBA* Simple, Safe, Smart way of Application!!!

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 5 lakhs rupees only. RIIs can apply for upto 10 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 442 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 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

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 179 of the Prospectus and Clause II 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 591 of the Prospectus.

Liability 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 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: 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 193 of the Prospectus.

LISTING: The NCDs offered through this Draft 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/07/25-26 dated July 02, 2025. 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. 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: <http://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: