

ILLUSTRATIVE CASH FLOW

Day Count Convention

Interest on the NCDs shall be computed on an actual/actual basis for the broken period, if any. For Series II, Series IV and Series VII the interest shall be calculated from the first day till the last date of every month on an actual/actual basis during the tenor of such NCDs. Consequently, interest shall be computed on a 365 day a year basis on the principal outstanding on the NCDs. However, if period from the Deemed Date of Allotment/anniversary date of Allotment till one day prior to the next anniversary/redemption date includes February 29, interest shall be computed on 366 days a-year basis, on the principal outstanding on the NCDs.

For Series I, Series III, Series V, Series VI and Series VIII interest shall be computed on a 365 day a year -basis on the principal outstanding on the NCDs which have tenors on cumulative basis.

Illustration of cash-flows: To demonstrate the day count convention, please see the following table below, which describes the cash-flow in terms of interest payment and payment of Redemption Amount per NCD for all Categories of NCD Holders.

INVESTORS SHOULD NOTE THAT THIS EXAMPLE IS SOLELY FOR ILLUSTRATIVE PURPOSES AND IS NOT SPECIFIC TO THE ISSUE

Company	Kosamattam Finance Limited							
Face Value	₹ 1,000							
Day and Date of Allotment (tentative)	Monday, November 10, 2025							
Options	I	II	III	IV	V	VI	VII	VIII
Tenure	18 months	36 months	36 months	42 months	42 months	50 months	60 months	84 months
Coupon (%) for NCD Holders in Category II, IV and IV	NA	9.50	NA	9.75	NA	NA	10.00	NA
Frequency of the Interest Payment with specified dates starting from date of allotment	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative	Monthly	Cumulative
Day Count Convention	Actual/ Actual							

Series I

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
Cumulative	Sunday, 9 May, 2027	545.00	₹1,123.00	Friday, 7 May, 2027

Series II

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
1st coupon	Monday, December 1, 2025	21	5.47	Monday, December 1, 2025
2nd coupon	Thursday, January 1, 2026	31	8.07	Friday, January 2, 2026
3rd coupon	Sunday, February 1, 2026	31	8.07	Monday, February 2, 2026
4th coupon	Sunday, March 1, 2026	28	7.29	Monday, March 2, 2026

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
5th coupon	Wednesday, April 1, 2026	31	8.07	Thursday, April 2, 2026
6th coupon	Friday, May 1, 2026	30	7.81	Friday, May 1, 2026
7th coupon	Monday, June 1, 2026	31	8.07	Monday, June 1, 2026
8th coupon	Wednesday, July 1, 2026	30	7.81	Wednesday, July 1, 2026
9th coupon	Saturday, August 1, 2026	31	8.07	Saturday, August 1, 2026
10th coupon	Tuesday, September 1, 2026	31	8.07	Tuesday, September 1, 2026
11th coupon	Thursday, October 1, 2026	30	7.81	Thursday, October 1, 2026
12th coupon	Sunday, November 1, 2026	31	8.07	Monday, November 2, 2026
13th coupon	Tuesday, December 1, 2026	30	7.81	Tuesday, December 1, 2026
14th coupon	Friday, January 1, 2027	31	8.07	Friday, January 1, 2027
15th coupon	Monday, February 1, 2027	31	8.07	Monday, February 1, 2027
16th coupon	Monday, March 1, 2027	28	7.29	Monday, March 1, 2027
17th coupon	Thursday, April 1, 2027	31	8.07	Thursday, April 1, 2027
18th coupon	Saturday, May 1, 2027	30	7.81	Saturday, May 1, 2027
19th coupon	Tuesday, June 1, 2027	31	8.07	Tuesday, June 1, 2027
20th coupon	Thursday, July 1, 2027	30	7.81	Friday, July 2, 2027
21st coupon	Sunday, August 1, 2027	31	8.07	Monday, August 2, 2027
22nd coupon	Wednesday, September 1, 2027	31	8.07	Wednesday, September 1, 2027
23rd coupon	Friday, October 1, 2027	30	7.81	Friday, October 1, 2027
24th coupon	Monday, November 1, 2027	31	8.07	Monday, November 1, 2027
25th coupon	Wednesday, December 1, 2027	30	7.81	Wednesday, December 1, 2027
26th coupon	Saturday, January 1, 2028	31	8.07	Saturday, January 1, 2028
27th coupon	Tuesday, February 1, 2028	31	8.05	Tuesday, February 1, 2028
28th coupon	Wednesday, March 1, 2028	29	7.53	Wednesday, March 1, 2028
29th coupon	Saturday, April 1, 2028	31	8.05	Saturday, April 1, 2028
30th coupon	Monday, May 1, 2028	30	7.79	Monday, May 1, 2028
31st coupon	Thursday, June 1, 2028	31	8.05	Thursday, June 1, 2028
32nd coupon	Saturday, July 1, 2028	30	7.79	Saturday, July 1, 2028
33rd coupon	Tuesday, August 1, 2028	31	8.05	Tuesday, August 1, 2028
34th coupon	Friday, September 1, 2028	31	8.05	Friday, September 1, 2028
35th coupon	Sunday, October 1, 2028	30	7.79	Tuesday, October 3, 2028
36th coupon	Wednesday, November 1, 2028	31	8.05	Wednesday, November 1, 2028
37 th coupon	Thursday, November 9, 2028	8	2.08	Thursday, November 9, 2028
Principal	Thursday, November 9, 2028	1095	1000.00	Thursday, November 9, 2028

Series III

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
Cumulative	Thursday, 9 November, 2028	1095.00	1,313.00	Thursday, 9 November, 2028

Series IV

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
1st coupon	Monday, December 1, 2025	21	5.61	Monday, December 1, 2025
2nd coupon	Thursday, January 1, 2026	31	8.28	Thursday, January 1, 2026
3rd coupon	Sunday, February 1, 2026	31	8.28	Monday, February 2, 2026
4th coupon	Sunday, March 1, 2026	28	7.48	Monday, March 2, 2026
5th coupon	Wednesday, April 1, 2026	31	8.28	Thursday, April 2, 2026
6th coupon	Friday, May 1, 2026	30	8.01	Saturday, May 2, 2026
7th coupon	Monday, June 1, 2026	31	8.28	Monday, June 1, 2026
8th coupon	Wednesday, July 1, 2026	30	8.01	Wednesday, July 1, 2026
9th coupon	Saturday, August 1, 2026	31	8.28	Saturday, August 1, 2026
10th coupon	Tuesday, September 1, 2026	31	8.28	Tuesday, September 1, 2026
11th coupon	Thursday, October 1, 2026	30	8.01	Thursday, October 1, 2026
12th coupon	Sunday, November 1, 2026	31	8.28	Monday, November 2, 2026
13th coupon	Tuesday, December 1, 2026	30	8.01	Tuesday, December 1, 2026
14th coupon	Friday, January 1, 2027	31	8.28	Friday, January 1, 2027
15th coupon	Monday, February 1, 2027	31	8.28	Monday, February 1, 2027
16th coupon	Monday, March 1, 2027	28	7.48	Monday, March 1, 2027
17th coupon	Thursday, April 1, 2027	31	8.28	Friday, April 2, 2027
18th coupon	Saturday, May 1, 2027	30	8.01	Monday, May 3, 2027
19th coupon	Tuesday, June 1, 2027	31	8.28	Tuesday, June 1, 2027
20th coupon	Thursday, July 1, 2027	30	8.01	Thursday, July 1, 2027
21th coupon	Sunday, August 1, 2027	31	8.28	Monday, August 2, 2027
22th coupon	Wednesday, September 1, 2027	31	8.28	Wednesday, September 1, 2027
23th coupon	Friday, October 1, 2027	30	8.01	Friday, October 1, 2027
24th coupon	Monday, November 1, 2027	31	8.28	Monday, November 1, 2027
25th coupon	Wednesday, December 1, 2027	30	8.01	Wednesday, December 1, 2027
26th coupon	Saturday, January 1, 2028	31	8.28	Saturday, January 1, 2028
27th coupon	Tuesday, February 1, 2028	31	8.26	Tuesday, February 1, 2028
28th coupon	Wednesday, March 1, 2028	29	7.73	Wednesday, March 1, 2028
29th coupon	Saturday, April 1, 2028	31	8.26	Saturday, April 1, 2028
30th coupon	Monday, May 1, 2028	30	7.99	Monday, May 1, 2028
31st coupon	Thursday, June 1, 2028	31	8.26	Thursday, June 1, 2028
32nd coupon	Saturday, July 1, 2028	30	7.99	Saturday, July 1, 2028
33rd coupon	Tuesday, August 1, 2028	31	8.26	Tuesday, August 1, 2028
34th coupon	Friday, September 1, 2028	31	8.26	Friday, September 1, 2028
35th coupon	Sunday, October 1, 2028	30	7.99	Tuesday, October 3, 2028
36th coupon	Wednesday, November 1, 2028	31	8.26	Wednesday, November 1, 2028
37th coupon	Friday, December 1, 2028	30	7.99	Friday, December 1, 2028
38th coupon	Monday, January 1, 2029	31	8.26	Monday, January 1, 2029
39th coupon	Thursday, February 1, 2029	31	8.28	Thursday, February 1, 2029
40th coupon	Thursday, March 1, 2029	28	7.48	Thursday, March 1, 2029
41st coupon	Sunday, April 1, 2029	31	8.28	Monday, April 2, 2029
42nd coupon	Tuesday, May 1, 2029	30	8.01	Tuesday, May 1, 2029
43rd coupon	Wednesday, May 9, 2029	8	2.14	Wednesday, May 9, 2029
Principal	Wednesday, May 9, 2029	1276	1000.00	Wednesday, May 9, 2029

Series V

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
Cumulative	Wednesday, 9 May, 2029	1276	1,388.00	Wednesday, 9 May, 2029

Series VI

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
Cumulative	Wednesday, January 9, 2030	1521	1500	Wednesday, January 9, 2030

Series VII

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
1st coupon	Monday, December 1, 2025	21	5.75	Monday, December 1, 2025
2nd coupon	Thursday, January 1, 2026	31	8.49	Thursday, January 1, 2026
3rd coupon	Sunday, February 1, 2026	31	8.49	Monday, February 2, 2026
4th coupon	Sunday, March 1, 2026	28	7.67	Monday, March 2, 2026
5th coupon	Wednesday, April 1, 2026	31	8.49	Thursday, April 2, 2026
6th coupon	Friday, May 1, 2026	30	8.22	Saturday, May 2, 2026
7th coupon	Monday, June 1, 2026	31	8.49	Monday, June 1, 2026
8th coupon	Wednesday, July 1, 2026	30	8.22	Wednesday, July 1, 2026
9th coupon	Saturday, August 1, 2026	31	8.49	Saturday, August 1, 2026
10th coupon	Tuesday, September 1, 2026	31	8.49	Tuesday, September 1, 2026
11th coupon	Thursday, October 1, 2026	30	8.22	Thursday, October 1, 2026
12th coupon	Sunday, November 1, 2026	31	8.49	Monday, November 2, 2026
13th coupon	Tuesday, December 1, 2026	30	8.22	Tuesday, December 1, 2026
14th coupon	Friday, January 1, 2027	31	8.49	Friday, January 1, 2027
15th coupon	Monday, February 1, 2027	31	8.49	Monday, February 1, 2027
16th coupon	Monday, March 1, 2027	28	7.67	Monday, March 1, 2027
17th coupon	Thursday, April 1, 2027	31	8.49	Friday, April 2, 2027
18th coupon	Saturday, May 1, 2027	30	8.22	Monday, May 3, 2027
19th coupon	Tuesday, June 1, 2027	31	8.49	Tuesday, June 1, 2027
20th coupon	Thursday, July 1, 2027	30	8.22	Thursday, July 1, 2027
21th coupon	Sunday, August 1, 2027	31	8.49	Monday, August 2, 2027
22th coupon	Wednesday, September 1, 2027	31	8.49	Wednesday, September 1, 2027
23th coupon	Friday, October 1, 2027	30	8.22	Friday, October 1, 2027
24th coupon	Monday, November 1, 2027	31	8.49	Monday, November 1, 2027
25th coupon	Wednesday, December 1, 2027	30	8.22	Wednesday, December 1, 2027
26th coupon	Saturday, January 1, 2028	31	8.49	Saturday, January 1, 2028
27th coupon	Tuesday, February 1, 2028	31	8.47	Tuesday, February 1, 2028
28th coupon	Wednesday, March 1, 2028	29	7.92	Wednesday, March 1, 2028
29th coupon	Saturday, April 1, 2028	31	8.47	Saturday, April 1, 2028
30th coupon	Monday, May 1, 2028	30	8.20	Monday, May 1, 2028
31st coupon	Thursday, June 1, 2028	31	8.47	Thursday, June 1, 2028
32nd coupon	Saturday, July 1, 2028	30	8.20	Saturday, July 1, 2028
33rd coupon	Tuesday, August 1, 2028	31	8.47	Tuesday, August 1, 2028
34th coupon	Friday, September 1, 2028	31	8.47	Friday, September 1, 2028
35th coupon	Sunday, October 1, 2028	30	8.20	Tuesday, October 3, 2028
36th coupon	Wednesday, November 1, 2028	31	8.47	Wednesday, November 1, 2028
37th coupon	Friday, December 1, 2028	30	8.20	Friday, December 1, 2028
38th coupon	Monday, January 1, 2029	31	8.47	Monday, January 1, 2029
39th coupon	Thursday, February 1, 2029	31	8.49	Thursday, February 1, 2029
40th coupon	Thursday, March 1, 2029	28	7.67	Thursday, March 1, 2029
41st coupon	Sunday, April 1, 2029	31	8.49	Monday, April 2, 2029
42nd coupon	Tuesday, May 1, 2029	30	8.22	Wednesday, May 2, 2029
43rd coupon	Friday, June 1, 2029	31	8.49	Friday, June 1, 2029
44th coupon	Sunday, July 1, 2029	30	8.22	Monday, July 2, 2029
45th coupon	Wednesday, August 1, 2029	31	8.49	Wednesday, August 1, 2029
46th coupon	Saturday, September 1, 2029	31	8.49	Saturday, September 1, 2029

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
47th coupon	Monday, October 1, 2029	30	8.22	Tuesday, October 2, 2029
48th coupon	Thursday, November 1, 2029	31	8.49	Thursday, November 1, 2029
49th coupon	Saturday, December 1, 2029	30	8.22	Saturday, December 1, 2029
50th coupon	Tuesday, January 1, 2030	31	8.49	Tuesday, January 1, 2030
51st coupon	Friday, February 1, 2030	31	8.49	Friday, February 1, 2030
52nd coupon	Friday, March 1, 2030	28	7.67	Friday, March 1, 2030
53rd coupon	Monday, April 1, 2030	31	8.49	Tuesday, April 2, 2030
54th coupon	Wednesday, May 1, 2030	30	8.22	Thursday, May 2, 2030
55th coupon	Saturday, June 1, 2030	31	8.49	Saturday, June 1, 2030
56th coupon	Monday, July 1, 2030	30	8.22	Monday, July 1, 2030
57th coupon	Thursday, August 1, 2030	31	8.49	Friday, August 2, 2030
58th coupon	Sunday, September 1, 2030	31	8.49	Monday, September 2, 2030
59th coupon	Tuesday, October 1, 2030	30	8.22	Tuesday, October 1, 2030
60th coupon	Friday, November 1, 2030	31	8.49	Friday, November 1, 2030
61st coupon	Saturday, November 9, 2030	8	2.19	Saturday, November 9, 2030
Principal	Saturday, November 9, 2030	1825	1000.00	Saturday, November 9, 2030

Series VIII

Cashflow	Interest Due Date (1)	Nos of Days in Coupon /Maturity	Amount (in ₹)	Date of Interest/Redemption Payment(2)
Cumulative	Tuesday, November 9, 2032	2556	2000	Tuesday, November 9, 2032

NOTES:

1. Effect of public holidays has been ignored as these are difficult to ascertain for future period except January 26, April 1, May 1, August 15, October 2, day have been taken into consideration.
2. As per SEBI Operational Circular, in order to ensure uniformity for payment of interest/redemption on debt securities, the interest/redemption payment shall be made only on the Working Day. Therefore, if the interest payment date falls on a non-Working Day, the coupon payment shall be on the next day, which will be the next Working Day. However, the future coupon payment dates would be as per the schedule originally stipulated. In other words, the subsequent coupon schedule would not be disturbed merely because the payment date in respect of one particular coupon payment has been postponed earlier because of it having fallen on holiday. However, if the redemption date of the debt securities falls on non- Working Day, the redemption proceeds shall be paid on the previous Working Day.
3. Deemed Date of Allotment has been assumed to be Monday November 10, 2025.
4. The last coupon payment will be paid along with maturity amount at the redemption date.