



[On the Letterhead of Lender]

Kotak Mahindra Bank

Consent of Banker to the Company

Date: 23/03/2026

To,
The Board of Directors
M. K. Sons Fine Jewels Limited
1 & 2, A N Chambers,
Turner Road, Bandra West,
Mumbai – 400050,
Maharashtra, India,

Dear Sir/Madam,

Sub: Proposed initial public offering of equity shares of face value of ₹ [●] each (the “Equity Shares”) of M. K. Sons Fine Jewels Limited (the “Company” and such offer, the “Offer”)

We, Kotak Mahindra Bank Ltd consent to our name and the details mentioned herein being inserted as a Banker to the Company in the draft red herring prospectus (the “DRHP”), red herring prospectus (the “RHP”) and the prospectus (the “Prospectus”) (collectively, the “Offer Documents”) which the Company intends to file, with the Securities and Exchange Board of India (“SEBI”), Registrar of Companies, Mumbai (the “RoC”) and the stock exchanges where the Equity Shares are proposed to be listed (the “Stock Exchanges”) and any other documents in relation to the Offer.

We hereby authorise you to deliver this consent letter to SEBI, the Stock Exchanges, the RoC and any other regulatory authorities as may be required. The following details with respect to us may be disclosed in the Offer Documents and any other documents in relation to the Offer :

Logo:	
Name:	KOTAK MAHINDRA BANK LTD
Address:	Office 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Telephone Number(s):	1800 4100
Contact Person:	Amit Kumar Singh
Website:	WWW.KOTAK.BANK.IN
Email:	customersupport@kotak.com
CIN:	L65110MH1985PLC038137

We agree to keep information regarding the Offer strictly confidential.

We further confirm that the above information in relation to us is true and correct, adequate and not misleading in any respect and without omission of any matter that is likely to mislead, and adequate to enable investors to make a well-informed decision.

We confirm that we will immediately communicate any changes in writing in the above information to the book running lead manager to the Offer (“Book Running Lead Manager”) until the date when the Equity Shares commence trading on the Stock Exchanges. In the absence of any such communication from us, the Book Running Lead Manager and the legal counsel in relation to the Offer, can assume that there is no change to the above information until the Equity Shares commence trading on the Stock Exchanges pursuant to the Offer.

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137

Admas Plaza, 2nd Floor, 166/16
CST Road, Behind Hare Krishna
Hotel, Kalina Santacruz (East)
Mumbai Maharashtra - 400 098.
www.kotak.bank.in

This is a Public document.

Registered Office:
27 BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai 400051,
Maharashtra, India.



Amit
4/4/21



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Kotak Mahindra Bank

This consent letter is for information and for inclusion (in part or full) in the Offer Documents or any other Offer-related material, and may be relied upon by the Company, the Book Running Lead Manager and the legal counsel appointed in relation to the Offer. We hereby consent to the submission of this consent letter as may be necessary to the SEBI, the RoC, the relevant stock exchanges and any other regulatory authority and/or for the records to be maintained by the Book Running Lead Manager and in accordance with applicable law.

We also consent to the inclusion of this letter as a part of "Material Contracts and Documents for Inspection" in connection with the Offer, which will be available for inspection from date of the filing of the RHP until the Bid/Offer Closing Date.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Offer Documents, as the case may be.

Yours faithfully,

For and on behalf of Kotak Mahindra Bank Ltd

Authorized signatory

Name: Amit Kumar Singh
Designation: Senior Manager
Date: 20-03-2026

Cc:

Amit
4/1/26



Aryaman Financial Services Limited
60, Khatau Building,
Gr. Floor, Alkesh Dinesh Modi Marg,
Fort, Mumbai - 400 001,
Maharashtra, India

Legal Counsel to the Offer

Messrs. Kanga and Company,
Advocates and Solicitors
Readymoney Mansion,
43, Veer Nariman Road,
Fort, Mumbai - 400 001.

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