

Ref: LFL/Stock Exchange/2023-24/3

May 11, 2023

To
BSE Limited
Department of Corporate Services
P.J Towers, 25th Floor, Dalal Street, Mumbai-400001

Dear Sir/Madam,

Sub: Intimation of delay in publication of financial results in terms of Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations').

We wish to inform you that the Audited Financial Results of the Company for the fourth quarter and financial year ended March 31, 2023, in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”) were approved by the Board of Directors at their meeting held on May 09, 2023.

Pursuant to Regulation 52(8) of SEBI Listing Regulations the said Financial Results were required to be published in an English national daily newspaper having nationwide circulation within two working days of the conclusion of the Board Meeting. In compliance with the said requirement, the Company made the requisite arrangements for publishing the annual financial results in the prescribed format, in the Financial Express, having nationwide circulation, on May 11, 2023.

However, the results were not published by the Financial Express on May 11, 2023. Considering the gravity of the matter, on receipt of this information, the Company immediately reached out to the concerned agency and asked for an explanation. In connection thereto, the Financial Express vide their email dated May 11, 2023 informed the Company that due to a technical fault at their end the financial results were not published in today's newspaper i.e. May 11, 2023 and the financial results would be published in tomorrow's newspaper i.e. May 12, 2023. We will duly submit a scan copy of the published financial results with the stock exchange tomorrow itself.

The apology e-mail received from the Financial Express, informing the reason for non-publishing of the financial results on May 11, 2023, along with the copy of the financial results that were provided by the Company for publishing are attached hereto for your kind reference.

LENDINGKART FINANCE LIMITED

CIN: U65910MH1996PLC258722

Registered Office: Unit Number PS 40 and 41, 3rd Floor, Birla Centurion, Pandurang Budhkar Marg, Worli, Mumbai, Maharashtra - 400030

Corporate Office: B Block, 6th Floor, The First, The First Avenue Road, Behind Keshavbaug Party Plot, Vastrapur, Ahmedabad, 380015, Gujarat, India.

Phone: +91-79-6814 4500 **Email:** lendingkartfinance@lendingkart.com **Website:** www.lendingkartfinance.com

We request you to kindly take on record the aforesaid information and advise in case any further information is required.

Thanking you

For Lendingkart Finance Limited

Umesh Navani
Company Secretary & Compliance Officer
ICSI Membership No: A40899
Encl: a/a

Non publication of Annual Results in the Financial Express (all edition) dated 11.05.2023 - Lendingkart Finance Limited

Ahd.Scheduling@expressindia.com <Ahd.Scheduling@expressindia.com>

Thu, May 11, 2023 at 5:26 PM

To: umesh.navani@lendingkart.com

Cc: sanjiv@sajneecom.com, anesh.pillai@expressindia.com

Dear Mr. Umesh Navani,
Lendingkart Finance Limited.

Subject : Apology for not publishing financial results in Financial Express (all editions) on 11.05.2023 due to technical default at the end of the Financial Express newspaper

Dear Sir,

We write to inform that due to a technical reason, your annual financial results that you had provided to us on 10.05.2023 for publishing in the Financial Express (all editions) on 11.05.2023 were not published. We are extremely sorry for the same, the same was due to a technical fault at our end and that was beyond our control.

This has happened for the first time and we are sincerely apologizing for such an instance and specifically when we are cognizant of the fact that publishing of the results is a compliance requirement.

We have made all the requisite arrangements to publish the annual financial results in the Financial Express (all editions) dated 12.05.2023.

Again apologize for the same

Thanks
For and on behalf of Financial Express
Mr.Purviti Modi
Sr. Executive.

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Phone: +91-79-6814 4500 | Email: lendingkartfinance@lendingkart.com | website: https://lendingkartfinance.com

EXTRACT OF FINANCIAL RESULTS

(Amount: ₹ in Lakhs except EPS)

Sr. No.	Particulars	Quarter Ended March 31, 2023	Quarter Ended December 31, 2022	Quarter Ended March 31, 2022	Year Ended March 31, 2023	Year Ended March 31, 2022
1.	Total Income from Operations	21,739.77	21,866.71	20,997.74	80,288.93	62,601.59
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	3,810.45	4,590.64	2,259.62	15,530.26	(18,397.71)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	3,810.45	4,590.64	2,259.62	15,530.26	(18,397.71)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	2,850.80	3,403.66	1,294.13	11,565.74	(14,143.97)
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,868.72	3,393.08	1,299.82	11,571.08	(14,119.53)
6.	Paid up Equity Share Capital	4,418.79	4,418.79	4,418.79	4,418.79	4,418.79
7.	Reserves (excluding Revaluation Reserve)	68,247.84	64,325.41	55,623.05	68,247.84	55,623.05
8.	Securities Premium Account	67,246.84	67,246.84	67,246.84	67,246.84	67,246.84
9.	Net worth	72,666.63	68,744.20	60,041.84	72,666.63	60,041.84
10.	Paid up Debt Capital / Outstanding Debt	1,68,024.17	1,69,684.43	1,79,670.28	1,68,024.17	1,79,670.28
11.	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
12.	Debt Equity Ratio	2.31	2.47	2.99	2.31	2.99
13.	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations) (Not Annualised*) 1. Basic: 2. Diluted:	6.45*	7.70*	2.93*	26.17	(32.01)
14.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL
15.	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
16.	Debt Service Coverage Ratio	NA	NA	NA	NA	NA
17.	Interest Service Coverage Ratio	NA	NA	NA	NA	NA

- Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules.

Notes:

- The above is an extract of the detailed format of quarterly/ annual financial results filed with the Stock Exchange under Regulation 52 of the Listing Regulations. The full format of the quarterly/annual financial results are available on the website of the Stock Exchange (<https://www.bseindia.com>) and on the Company's website (<https://lendingkartfinance.com>).
- For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange (BSE Ltd) and can be accessed on the URL (<https://www.bseindia.com>).
- As a matter of prudence, the Company had made an additional impairment ₹ 27,490.48 lakhs for the previous year ended March 2022 on the outstanding restructured portfolio based on Company's assessment pursuant to additional time requested by the borrowers to make the repayment.
- Accounting principles and policies followed are in line with March, 2022 and there is no change in such principles and policies during the quarter and year ended on March 31, 2023.

On behalf of the Board of Directors of
Lendingkart Finance Limited

Sd/-
Harshvardhan Lunia
Chairman & Managing Director
DIN: 01189114

Place : Ahmedabad
Date : 09-05-2023