

Ref: LFL/Stock Exchange/2023-24/9

August 03, 2023

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

Dear Sir/Madam,

Sub: Exercise of Call Option by the Company in respect of Non-Convertible Debentures (“NCDs”) issued under the ISIN INE090W07410.

Pursuant to Regulation 51(2) read with Part B of Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (‘listing regulations’), we wish to inform that pursuant to Clause 2.1.1(a) of the Debenture Trust Deed dated September 3, 2021 and the terms of Information Memorandum dated September 03, 2021 issued by the Company in respect of the NCDs, the Company has served a notice of its intention to redeem the NCDs on Call Option Date, i.e. September 06, 2023.

A copy of the call option exercise notice dated August 03, 2023 sent to IDBI Trusteeship Services Limited, Debenture Trustee, (and the NCDs holders reflected in the BENPOS dated July 28, 2023) is enclosed herewith for your kind reference.

In compliance with SEBI Listing Regulations, the above information is being hosted on the Company’s website at <https://www.lendingkartfinance.com/>.

We request you to kindly take on record the aforesaid information.

Thanking you

For Lendingkart Finance Limited

Harshvardhan Lunia
Managing Director
DIN:01189114

August 03, 2023

To,
IDBI Trusteeship Services Limited,
Ground Floor, Universal Insurance Building,
Sir Phirozshah Mehta Road,
Fort, Bazargate, Mumbai - 400001.

Kind Attention: **Ms. Sheetal Mehta**

Subject: Notice regarding exercise of Call Option and record date for redemption of the full principal outstanding amount along with interest due thereon.

Reference: Debenture Trust Deed dated September 3, 2021 ("**Deed**"), executed between Lendingkart Finance Limited ("**Company**") and IDBI Trusteeship Services Limited, pursuant to which 300 (Three Hundred) Rated, Listed,, Senior, Secured, Redeemable, , Non-Convertible Debentures for cash, at par, having face value of INR 10,00,000/- (Indian Rupees Ten Lakh) each, aggregating to the nominal value of INR 30,00,00,000/- (Indian Rupees Thirty Crore) were allotted on a private placement basis ("**Debentures**"), having ISIN INE090W07410 ("**ISIN**").

Dear Ma'am,

This is with reference to the Debentures.

We write to inform that pursuant to Clause 2.1.1(a) of the Deed, the Company has the option to redeem the Debentures in full by repayment of all the Outstanding Amounts ("**Call Option**"), on the day falling on the expiry of 24 (Twenty Four) months from the Deemed Date of Allotment, i.e. on September 06, 2023 ("**Call Option Date**"), subject to providing the Debenture Trustee a written notice of its intention to redeem the Debentures (with a copy marked to the Debenture Holders) at least 30 (Thirty) days prior to the Call Option Date.

In exercise of the said right, the Company is serving this notice to exercise the Call Option on the Call Option Date.

The Debentures along with the final interest due shall be redeemed in full, in the following manner as per Deed:

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

Principal Amount per Debenture (as on September 06, 2023)	Interest Amount accrued per Debenture (as on September 06, 2023)	Total payment per Debenture
10,00,000/-	28,356.16/-	10,28,356.16/-

In terms of the Debenture Trust Deed, the Record Date for payment of the Outstanding Amounts shall be August 22, 2023.

On exercise of Call Option, the Company shall extinguish the said debentures fully after the payment of redemption amount. Such payment will be legal discharge of the liability of the Company and no claim shall lie against the Company after the redemption of aforesaid debentures.

This is for your kind information.

For Lendingkart Finance Limited



Gaurav Singhania
Chief Financial Officer

CC:

All Debenture Holders