

TRANSCRIPT OF THE 28TH ANNUAL GENERAL MEETING OF LENDINGKART FINANCE LIMITED ("THE COMPANY") HELD ON THURSDAY, SEPTEMBER 25, 2025, AT 12:00 NOON (IST) THROUGH VIDEO CONFERENCING

Mr. Rochak Dhariwal (Company Secretary): Good afternoon. This meeting is being held through video conferencing facility. As all the 7 members are present, we will start the proceedings of the meeting. May I kindly request Mr. Thallapaka Venkateswara Rao to take the Chair.

Mr. Thallapaka Venkateswara Rao (Chairman, Independent Director): I welcome you all to the 28th Annual General Meeting ("AGM/Meeting") of the Company. As confirmed by the Company Secretary, the required quorum being present, I call the meeting to order.

Mr. Rochak Dhariwal: In accordance with the applicable provisions of the Companies Act, 2013 read with the relevant rules issued thereunder and the relevant circulars issued by the Ministry of Corporate Affairs from time to time, the AGM is being conducted through Video Conferencing ("VC") without the physical presence of the members. As this Meeting is being held through VC, we would like to highlight that the proceeding of the meeting is being recorded. All members including representative from Lendingkart Technologies Private Limited and Nominee shareholders are attending this meeting through VC. Additionally, as per the statutory requirement, the Chairman of Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee are present at this meeting. Please note that Mr. Prashant Prakash Joshi, Member, Managing Director & CEO, Mr. Pavan Pal Kaushal, Non-Executive Director, Mr. Anindo Mukherjee, Non-Executive Director, Mr. Hong Ping Yeo, Non-Executive Director, and Ms. Rashmi Sharma, Independent Director are also present at this meeting. The representative of the Secretarial Auditors is also present. The Statutory Auditors, citing pre-occupation, have requested for exemption from attending the Meeting, which has been granted.

Since the Meeting is being conducted through video conferencing mode the facility for appointment of proxy to attend this AGM is not available.

With the consent of the Members present, the Notice calling the Meeting was taken as read.

Mr. Rochak Dhariwal: With the permission of the Members, may I take the report of Statutory Auditors, Secretarial Auditors and Notice convening this Meeting as read.

All the Members consented to the above.

With the permission of the Chairman, would like to go to the formal agenda of the

Meeting. There are four agenda items, all of which have been reviewed by the Board and recommended to the Members for approval. These are the matters mandated under Companies Act, 2013 to come to the Members for approval and hence the matters are brought to the Members for approval.

Transaction of the businesses:

Ordinary Business:

- 1. To receive, consider and adopt the Audited Financial Statement of the Company for the financial year ended March 31, 2025, together with Reports of the Auditors and the Board of Directors thereon.**

Mr. Thallapaka Venkateswara Rao: "I now move the resolution in respect of Item No. 1 of the Notice."

"I request any one of the Members to propose the resolution."

Ms. Kumudini Aggarwal: "I propose"

"I request any one of the Members to second the resolution."

Mr. Prashant Joshi: "I second"

The Chairman thereafter put the Resolution to vote on a show of hands. The Resolution was declared passed with requisite majority.

- 2. To appoint Mr. Hong Ping Yeo, Director (DIN: 08401270), who retires by rotation and being eligible, offers himself for re-appointment.**

Mr. Thallapaka Venkateswara Rao: "I now move the resolution in respect of Item No. 2 of the Notice."

"I request any one of the Members to propose the resolution."

Ms. Kumudini Aggarwal: "I propose"

"I request any one of the Members to second the resolution."

Ms. Anisha Seth: "I second"

The Chairman thereafter put the Resolution to vote on a show of hands. The Resolution was declared passed with requisite majority.

Mr. Rochak Dhariwal: Mr. Prashant Prakash Joshi is interested in the following agenda items.

Special Business:

3. Appointment of Mr. Prashant Prakash Joshi, (DIN: 06400863), as a Director of the Company.

Mr. Thallapaka Venkateswara Rao: "I now move the resolution in respect of Item No. 3 of the Notice."

"I request any one of the Members to propose the resolution."

Ms. Kumudini Aggarwal: "I propose"

"I request any one of the Members to second the resolution."

Ms. Anisha Seth: "I second"

The Chairman thereafter put the Resolution to vote on a show of hands. The Resolution was declared passed with requisite majority.

4. Appointment of Mr. Prashant Prakash Joshi (DIN: 06400863), as the Managing Director and designate him as the Managing Director & CEO of the Company.

Mr. Thallapaka Venkateswara Rao: "I now move the resolution in respect of Item No. 4 of the Notice."

"I request any one of the Members to propose the resolution."

Ms. Kumudini Aggarwal: "I propose"

"I request any one of the Members to second the resolution."

Ms. Anisha Seth: "I second"

The Chairman thereafter put the Resolution to vote on a show of hands. The Resolution was declared passed with requisite majority.

Rochak Dhariwal: Those are the formal agenda matters of the meeting today. With the permission of the Chair, we can take up any other matter.

Also, I am happy to take any comments from the Members of the Meeting on the above matters. If there are no comments, with the permission of Chair we can conclude the meeting.

Vote of Thanks: Since there are no comments on any of the matters considered at the Meeting, I would like to thank all the Members for attending the 28th Annual General Meeting. With the permission of the Chair, I now declare the proceedings of the 28th Annual General Meeting of the Company as closed. Thank you everyone for attending.