

November 23, 2022

To,
IDBI Trusteeship Services Limited,
Asian Building, Ground Floor,
17, R. Kamani Marg,
Ballard Estate, Mumbai – 400 001.

Kind Attention: **Ms. Sheetal Mehta**

Subject: Notice regarding exercise of Call Option.

Reference: Debenture Trust Deed dated June 30, 2021 (“**Deed**”), executed between Lendingkart Finance Limited (“**Company**”) and IDBI Trusteeship Services Limited, pursuant to which 400 (four hundred) Rated, Listed, Senior, Secured, Redeemable, Principal Protected Market-Linked, Non-Convertible Debentures for cash, at par, having face value of INR 10,00,000/- (Indian Rupees Ten Lakh Only) each, aggregating to the nominal value of INR 40,00,00,000/- (Indian Rupees Forty Crores Only) were allotted on a private placement basis (“**Debentures**”), having ISIN INE090W07378 (“**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 18 (Eighteen) months from the Deemed Date of Allotment, i.e. on December 30, 2022 (“**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.

Accordingly, the Company is serving this notice to exercise the Call Option on the Call Option Date.

The Debentures shall be redeemed in full, in the following manner:

Principal Amount per Debenture (as on December 30, 2022)	Interest Amount accrued per Debenture (as on December 30, 2022)	Total payment per Debenture
10,00,000/-	1,69,624.76/-	11,69,624.76/-

LENDINGKART FINANCE LIMITED

CIN: U65910MH1996PLC258722



Registered Office: Unit Number PS 40 and 41, 3rd Floor, Birla Centurion, Pandurang Budhkar Marg, Worli, Mumbai, Maharashtra - 400032
Corporate Office: B Block, 6th Floor, The First, The First Avenue Road, Behind Keshavbaug Party Plot, Vastrapur, Ahmedabad, 380015, Gujarat, India.
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In terms of the Debenture Trust Deed, the Record Date for payment of the Outstanding Amounts shall be December 15, 2022.

We request you to please take this on record and take requisite action required from your end.

For Lendingkart Finance Limited

Umesh Navani
Company Secretary & Compliance Officer

CC:

All Debenture Holders