

Ref: LFL/Stock Exchange/2022-23/19

November 23, 2022

To  
BSE Limited  
Department of Corporate Services  
P.J Towers, 25<sup>th</sup> 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 INE090W07378.**

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, we wish to inform that pursuant to Clause 2.1.1(a) of the Debenture Trust Deed and the terms of Information Memorandum dated June 30, 2021 issued by the Company in respect of the NCDs, the Company has served a notice of its intention to redeem the Debentures on Call Option Date, i.e. December 30, 2022.

A copy of the call option exercise notice dated November 23, 2022 sent to IDBI Trusteeship Services Limited, Debenture Trustee, (and the NCD holders reflected in the BENPOS dated November 18, 2022) 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**

**Umesh Navani**  
**Company Secretary & Compliance Officer**  
**ICSI Membership No: A40899**

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



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