

Ref: LFL/Stock Exchange/2022-23/26

January 06, 2023

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 INE090W07402.**

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 dated August 9, 2021 and the terms of Information Memorandum dated August 9, 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. February 9, 2023.

A copy of the call option exercise notice dated January 6, 2023 sent to IDBI Trusteeship Services Limited, Debenture Trustee, (and the NCD holders reflected in the BENPOS dated December 31, 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**

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**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](mailto:lendingkartfinance@lendingkart.com) **Website:** [www.lendingkartfinance.com](http://www.lendingkartfinance.com)

January 06, 2023

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 August 9, 2021 (“**Deed**”), executed between Lendingkart Finance Limited (“**Company**”) and IDBI Trusteeship Services Limited, pursuant to which 250 (Two Hundred Fifty) 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 25,00,00,000/- (Indian Rupees Twenty Five Crores Only) were allotted on a private placement basis (“**Debentures**”), having ISIN INE090W07402 (“**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 February 09, 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.

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, basis the valuation as per Deed:

Principal Amount per Debenture (as on February 09, 2023)	Interest Amount accrued per Debenture (as on February 09, 2023)	Total payment per Debenture
10,00,000/-	1,69,959.22/-	11,69,959.22/-

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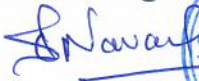
Phone: +91-79-6814 4500 Email: [lendingkartfinance@lendingkart.com](mailto:lendingkartfinance@lendingkart.com) Website: [www.lendingkartfinance.com](http://www.lendingkartfinance.com)



In terms of the Debenture Trust Deed, the Record Date for payment of the Outstanding Amounts shall be January 25, 2023.

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