

May 12, 2021

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

Sub: Outcome of Board Meeting held on May 12, 2021.

Dear Sir/Madam,

We wish to inform you that at the meeting of the Board of Directors held today i.e. on May 12, 2021, the Board has, inter alia, approved the Financial Results of the Company for the half year ended March 31, 2021 and Audited Financial Results of the Company for the financial year ended March 31, 2021, in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations).

The said results, containing the information required under Regulation 52(4) along with the Statutory Auditors' Report is enclosed herewith and the same are being uploaded on the website of the Company i.e. <https://lendingkartfinance.com>. The results will also be published in the newspaper(s), in the format prescribed under Regulation 52 of the Listing Regulations.

Thanking you

For Lendingkart Finance Limited

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

Enclosed: As above

LENDINGKART FINANCE LIMITED

CIN: U65910MH1996PLC258722

Registered Office: A-303/304, Citi Point, Andheri-Kurla Road, Andheri East, Mumbai, Maharashtra, 400 059, India.

Corporate Office: B Block, 6th Floor, The First, The First Avenue Road, Behind Keshavbaug Party Plot, Vastrapur, Ahmedabad, 380 015, Gujarat, India.

Phone: +91-79-6814 4500

Email: lendingkartfinance@lendingkart.com

Website: www.lendingkartfinance.com

Independent Auditor's Report On the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Lendingkart Finance Limited

Report on the audit of the Financial Results**Opinion**

We have audited the accompanying statement of financial results of Lendingkart Finance Limited (the "Company"), for the year March 31, 2021 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 5 to the Financial results, which describes the uncertainty caused by the continuing COVID-19 pandemic with respect to the Company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic.

Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application

of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

S.R. BATLIBOI & Co. LLP

Chartered Accountants

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We have not audited or reviewed the comparative financial information appearing in the Statement for the corresponding half year ended March 31, 2020, which have been presented solely based on information compiled by the management and has been approved by the Board of Directors.

Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & Co. LLP

Chartered Accountants

ICAI Firm registration number: 301003E/E300005

per Jayesh Gandhi

Partner

Membership No.: 037924

UDIN: 21037924AAAADR4124

Place of Signature: Mumbai

Date: May 12, 2021

Lendingkart Finance Limited
Statement of Audited Ind AS financial results for year ended March 31, 2021

(₹ in lakhs unless otherwise stated)

Particulars	Half year ended		Year ended	
	March 31, 2021 (Audited)	March 31, 2020 (Unaudited)	March 31, 2021 (Audited)	March 31, 2020 (Audited)
Revenue from operations				
Interest Income	22,822.64	24,539.10	48,086.78	44,267.85
Gain on assignment of loans	149.87	650.41	264.74	1,721.87
Total Revenue from operations	22,972.51	25,189.51	48,351.52	45,989.72
Other Income	585.16	335.22	693.58	440.56
Total income	23,557.67	25,524.73	49,045.10	46,430.28
Expenses				
Finance Costs	8,175.62	10,216.28	18,247.93	17,716.50
Fees and commission expenses	772.49	520.07	1,237.71	729.80
Impairment of financial instruments				
<i>Additional covid provisions (refer note 6)</i>	5,431.36	1,441.44	6,783.58	1,441.44
<i>Other provisions</i>	4,643.88	4,047.08	10,984.94	10,506.79
Employee Benefit expenses	1,524.07	2,364.85	3,638.58	4,943.77
Depreciation and amortisation expenses	332.07	376.12	684.00	629.99
Other Expenses	3,129.27	4,094.12	4,652.56	6,267.71
Total Expenses	24,008.76	23,059.96	46,229.30	42,236.00
Profit before Tax	(451.09)	2,464.77	2,815.80	4,194.28
Tax Expense :				
- Current tax	1,301.65	234.30	3,128.07	1,407.18
- Prior period Tax adjustments	-	3.28	-	3.28
- Deferred tax (income) / expense	(1,419.71)	483.94	(2,144.21)	(185.27)
Total tax expense	(118.06)	721.52	983.86	1,225.19
Profit after tax	(333.03)	1,743.25	1,831.94	2,969.09
Other comprehensive income				
(a) Items that will not be reclassified to profit or loss				
Remeasurement gain / (losses) on defined benefit plans	28.82	(5.37)	64.24	(5.37)
Tax impact on above	(7.26)	1.56	(16.19)	1.56
Other comprehensive income (net of tax)	21.56	(3.81)	48.05	(3.81)
Total Comprehensive Income	(311.47)	1,739.44	1,879.99	2,965.28
Earnings per share [In absolute ₹]				
Basic and Diluted*	(0.75)	4.16	4.15	7.09

*Not annualised for half year ended March 31, 2021 and March 31, 2020.

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Notes:

1. Statement of assets and liabilities as at March 31, 2021

(₹ in lakhs unless otherwise stated)

Particulars	As at 31 March 2021 (Audited)	As at 31 March 2020 (Audited)
Assets		
Financial assets		
Cash and cash equivalents	28,786.04	5,049.52
Bank balances other than cash and cash equivalents	14,096.80	11,296.78
Loans	1,93,869.25	2,12,688.51
Other financial assets	7,667.62	2,868.74
Total financial assets	2,44,419.71	2,31,903.55
Non-financial assets		
Current tax assets (Net)	24.55	162.08
Deferred tax asset (Net)	3,986.68	1,858.65
Property, plant and equipment	160.55	307.92
Intangible assets	67.12	119.58
Intangible assets under development	145.41	45.45
Right-of-use assets	2,339.07	3,213.65
Other non-financial assets	455.27	588.50
Total non-financial assets	7,178.65	6,295.83
Total assets	2,51,598.36	2,38,199.38
Liabilities and Equity		
Financial liabilities		
Debt Securities	67,550.59	44,407.37
Borrowings (Other than debt securities)	93,092.62	1,10,561.24
Subordinated Debt	2,529.12	2,528.44
Other financial liabilities	11,112.93	7,374.86
Total financial liabilities	1,74,285.26	1,64,871.91
Non Financial liabilities		
Current tax liabilities (net)	1,189.18	-
Provisions	383.52	378.47
Other non-financial liabilities	1,579.03	661.75
Total non financial liabilities	3,151.73	1,040.22
Equity		
Equity share capital	4,418.79	4,418.79
Other equity	69,742.58	67,868.46
Total equity	74,161.37	72,287.25
Total liabilities and equity	2,51,598.36	2,38,199.38

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2. Lendingkart Finance Limited (the 'Company') has prepared financial results (the 'Statement') for the half year ended March 31, 2021 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the relevant provisions of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India.
3. These financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 12, 2021.

The results for the half year ended March 31, 2021 being the derived figures between audited figures in respect of full financial year ended March 31, 2021 and the published year to date figures up to the half year ended September 30, 2020, which were subjected to limited review by the Statutory Auditors of the Company.

The comparative financial results pertaining to the corresponding half year ended March 31, 2020 have not been subjected to a limited review or audit by our statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affair.

4. The Company operates in a single business segment i.e. financing, which has similar risks and returns for the purpose of Ind AS 108. The Company operates in a single geographical segment i.e. domestic.
5. COVID-19 virus, a global pandemic has affected the world economy including India. Consequent to the outbreak of COVID – 19 pandemic, the Indian Government had announced a lockdown in March 2020. Subsequently, the lockdown has been lifted by the Government in a phased manner outside specific containment zones. While there has been improvements in the economic activities from the second half of the year, but with emergence of second wave of COVID-19, its impact on Company's performance remain uncertain and will depend on ongoing and future development. However there are many opportunities created for the company in the current scenario, given the strong need for digital and contactless delivery of financial services.

The Company has assessed the impact of the COVID-19 pandemic on its liquidity position and ability to repay its obligations as and when they are due. Management has considered continued stimulus package by the Government of India for the NFBC sector and also the continued support from the banking partners in determining the company's liquidity position over next 12 months. Considering Company's very strong liquidity position as on year end, management believes that the Company has more than adequate liquidity to manage business growth in the foreseeable future.

In assessing the recoverability of loans to customers, the Company has considered internal sources of information and management assessment on impacted industries and states, up to the date of approval of these financial results. Since the current situation is continuously evolving, its impact on the company's performance has some degree of uncertainty, however the company continues to closely monitor any changes in the market/economic conditions.

6. Additional covid provisions consist of provisions carried on restructured portfolio and management overlay on other than restructured portfolio.
7. The Company has extended moratorium/deferment of term loan instalments falling due during the moratorium period, March 01, 2020 to August 31, 2020, to its eligible borrowers, who opted for moratorium/deferment of various instalments in line with RBI COVID-19 Regulatory Package notified vide circulars dated March 27, 2020 and May 23, 2020. The Company has also followed Asset Classification and Provisioning guidelines issued by RBI including guidelines issued vide circular dated April 17, 2020.

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As the moratorium/deferment has been provided specifically to enable borrowers to tide over COVID-19 disruptions, the same has not been treated as changes in terms and conditions of loan agreements due to financial difficulty of the borrowers and, consequently, has not resulted in asset classification downgrade.

In line with RBI directions, qualified loans included loans outstanding as on March 01, 2020 including those which were in SMA/Overdue category. As per its Board approved policy and in accordance with RBI guidelines, the loans amounting to ₹ 15,928.01 lakhs in SMA Overdue categories were extended moratorium relief. The company also extended asset classification benefit in terms of paragraph 2 & 3 of RBI circular to loans amounting to ₹ 15,376.63 lakhs. The company made provisions in terms of paragraph 4 of the circular amounting to ₹ 2,037.68 lakhs out of which an amount of ₹ 281.81 lakhs adjusted against slippages and fresh provisions in terms of paragraph 6 of the circular. Residual provision in terms paragraph 6 of the circular stands at ₹ 1,755.87 lakhs as on March 31, 2021.

8. Hon'ble Supreme Court in a public interest litigation (Gajendra Sharma vs. Union of India & Anr) vide an interim order dated September 03, 2020 (interim order) has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company has not classified any account as NPA, as per RBI norms, after August 31, 2020 which was not NPA as of August 31, 2020. Further in light of the interim order, even accounts that would have otherwise been classified as NPA post August 31, 2020 have not been and will not be, classified as NPA till such time the Hon'ble Supreme Court rules finally on the matter. However, during such period, the Company has done staging of the borrower accounts in accordance with ECL model/framework under Ind AS.

The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 07, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model/framework under Ind AS in the financial statements for the half-year and year ended March 31, 2021.

9. Recognising the need for continued support to provide Covid-19 relief to various borrowers, RBI vide its circular 'Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances' dated January 01, 2019 and 'Resolution Framework for COVID 19 - related Stress' dated August 06, 2020, allowed Lending Institutions to restructure the debt, subject to certain conditions, provided the borrower's account was classified as standard with the lender as on March 01, 2020.

The Company has extended restructuring relief to its eligible borrowers under guidelines issued by RBI and as per Restructuring policy approved by Board of Directors. The restructuring relief has been extended to 14,636 loans with an outstanding amount of ₹ 48,643.95 lakhs as on March 31, 2021.

10. The Government of India, Ministry of Finance, vide its notification dated October 23, 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for moratorium period of six month to borrowers in specified loan accounts as per the eligibility criteria specified in the scheme. The Company has implemented the scheme and passed on the ex-gratia benefit amounting to ₹ 1,666.79 lakhs to the eligible borrowers.

The Government of India, Ministry of Finance, vide its notification 'Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package' dated April 07, 2021, had announced to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020 in conformity with the judgement of the Hon'ble Supreme Court of India in the matter of Small Scale Industrial Manufacturers Association vs UOI & Ors. and other connected matters on March 23, 2021. Accordingly, the Company has estimated the amount of ₹ 60.66 lakhs and made provision for refund / adjustment to eligible borrowers.

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11. The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any and account for the same once the rules are notified and become effective.
12. The Government of India, on 20 September 2019, vide the Taxation Laws (Amendment) Ordinance 2019 (the Ordinance), inserted a new Section 115BAA in the Income-tax Act, 1961, which provides an option for paying income-tax at reduced rates under the new regime. During the year ended March 31, 2021, the Company has opted for paying income-tax at reduced rates and accordingly, the opening deferred tax asset (net) has been measured at the lower rate with a one-time corresponding charge of ₹ 288.63 lakhs to the Statement of Profit and Loss.
13. The previous year/period figures have been reclassified/regrouped to conform to the figure of the current period.

On behalf of the Board of Directors

Harshvardhan Lunia
Chairman & Managing Director
DIN No. 01189114

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Disclosures in terms of Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the financial year ended March 31, 2021.

Disclosures in terms of Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the financial year ended March 31, 2021.

- a) The Company has paid interest and principal on Non-convertible Debentures (NCDs) on due dates. Details of payment of interest / principal and Credit Rating as required under Reg. 52(4)(a),(d) & (e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure A. There is no change in the Credit Rating during the period.
- b) Asset cover available as on March 31, 2021, in case of secured NCDs issued by the Company - All secured NCDs issued by the Company are fully secured by hypothecation of the Company's book debts/ loans receivables to the extent stated in respective information memorandum.
- c) Debt-Equity ratio as on March 31, 2021 is 2.20.
- d) The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019. Also, any requirements to create capital redemption reserve is currently not applicable to the Company.
- e) Net worth as on March 31, 2021 is ₹ 74,161.37 lakhs.
- f) Net profit after tax for the financial year ended on March 31, 2021 is ₹ 1,831.94 lakhs
- g) Earnings per share for the financial year ended on March 31, 2021: Basic ₹ 4.15 and Diluted ₹ 4.15.
- h) Debt service coverage ratio for the financial year ended on March 31, 2021: 0.22
- i) Interest service coverage ratio for the financial year ended on March 31, 2021: 1.15
- j) Outstanding redeemable preference shares: None.

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Details of payment of interest / principal and Credit Rating of the Non-Convertible Debentures in accordance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Annexure - A

ISIN	Scrip Code	Credit Rating	Previous Due Date				Next Due Date			
			Interest		Principal		Interest		Principal	
			October 1, 2020 to March 31, 2021		October 1, 2020 to March 31, 2021		April 1, 2021 to September 30, 2021		April 1, 2021 to September 30, 2021	
			Due date	Amount (₹ in lakhs)	Due date	Amount (₹ in lakhs)	Due date	Amount (₹ in lakhs)	Due date	Amount (₹ in lakhs)
INE090W07246	959711	ICRA BBB+	21/10/2020	150.093	-	-	21/04/2021	126.247	-	-
			21/01/2021	129.052	-	-	21/07/2021	127.649	-	-
INE090W07311	960223	ICRA BBB+ And IVR A-	13/02/2021	67.740	-	-	13/05/2021	65.531	-	-
							13/08/2021	67.740	-	-
							-	-	16/08/2021	625.000
INE090W07287	960021	ICRA BBB+	09/03/2021	135.616	-	-	09/09/2021	138.630	-	-
INE090W07238	959669	ICRA BBB+	-	-	-	-	02/06/2021	135.000	-	-
INE090W07253	959828	ICRA BBB+	-	-	-	-	29/07/2021	275.000	-	-

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INE090W07279	959959	IVR A-	-	-	-	-	28/08/2021	275.000	-	-
INE090W07295	960042	IVR A-	-	-	-	-	17/09/2021	275.000	-	-
INE090W07329	960266	IVR A-	-	-	-	-	-	-	-	-
INE090W07337	973034	IND PP-MLD BBB+emr/Positive	-	-	-	-	-	-	-	-

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