

Ref: LFL/Stock Exchange/2023-24/4

May 12, 2023

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

Reference: Intimation Letter by Lendingkart Finance Limited dated May 11, 2023, pertaining to delay in publishing of the financial results in terms of Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

This is in continuation to the captioned letter dated May 11, 2023. As mentioned in the letter, please find attached a copy of the published Audited Financial Results of the Company for the fourth quarter and financial year ended March 31, 2023, for your kind record.

The results were published in the newspaper Financial Express (all editions) dated May 12, 2023.

Thanking you

For Lendingkart Finance Limited

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

ED raids can hit Manappuram Finance hard

NBFC's ability to raise funds could be affected, say analysts

PIYUSH SHUKLA
Mumbai, May 11

THE ENFORCEMENT DIRECTORATE'S (ED) recent investigations against Manappuram Finance managing director and chief executive officer (MD & CEO) VP Nandakumar could lead to a further correction in the share price of the gold loan NBFC, and affect its ability to raise funds, analysts said.

According to rating agency Fitch, searches by the ED at Manappuram Finance's offices highlight the complexity of the country's corporate governance landscape. Such searches may not lead to further regulatory action, but the investigation itself raises reputational risk that could tarnish a lender's business prospects and constrict funding access due to reduced market confidence, potentially affecting an issuer's credit profile, even if no wrongdoing is identified

After conducting raids at six locations last week, the ED had frozen ₹143 crore of Nandakumar's assets, including



IN A FIX

■ ED raided NBFC's offices last week for money-laundering allegations against MD Nandakumar

■ Further adverse findings by ED could lead to reassessment of its credit ratings, analysts said

■ Nandakumar to move to Kerala HC seeking stay on ED investigation, unfreezing of assets

(Manappuram Finance) credit profile and assigns ESG Relevance Scores of '4' for MFIN's customer welfare practices and governance structure, which is weaker than the average of '3' among peers in our portfolio of Indian non-bank financial institutions" the agency said

LENDINGKART
Simplifying MSME Finance

LENDINGKART FINANCE LIMITED

CIN: U65910MH1996PLC258722

Registered Office: Unit Number PS 40 and PS 41, 3rd Floor, Birla Centurion, Pandurang Budhkar Marg, Worli Mumbai - 400030
Corporate Office: B Block, 6th Floor, 'The First', Behind Keshavbaug Party Plot, Vastrapur, Ahmedabad-380 015, Gujarat, India.
Phone: +91-79-6814 4500 | Email: lendingkartfinance@lendingkart.com | website: https://lendingkartfinance.com

EXTRACT OF FINANCIAL RESULTS

(Amount: ₹ in Lakhs except EPS)

Sr. No.	Particulars	Quarter Ended March 31, 2023	Quarter Ended December 31, 2022	Quarter Ended March 31, 2022	Year Ended March 31, 2023	Year Ended March 31, 2022
1.	Total Income from Operations	21,739.77	21,886.71	20,997.74	80,288.93	62,601.59
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	3,810.45	4,590.64	2,259.62	15,530.26	(18,397.71)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	3,810.45	4,590.64	2,259.62	15,530.26	(18,397.71)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	2,850.80	3,403.66	1,294.13	11,565.74	(14,143.97)
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,868.72	3,393.08	1,299.82	11,571.08	(14,119.53)
6.	Paid up Equity Share Capital	4,418.79	4,418.79	4,418.79	4,418.79	4,418.79
7.	Reserves (excluding Revaluation Reserve)	68,247.84	64,325.41	55,623.05	68,247.84	55,623.05
8.	Securities Premium Account	67,246.84	67,246.84	67,246.84	67,246.84	67,246.84
9.	Net worth	72,666.63	68,744.20	60,041.84	72,666.63	60,041.84
10.	Paid up Debt Capital / Outstanding Debt	1,68,024.17	1,69,684.43	1,79,670.28	1,68,024.17	1,79,670.28
11.	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
12.	Debt Equity Ratio	2.31	2.47	2.99	2.31	2.99
13.	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations) (Not Annualised*)	6.45*	7.70*	2.93*	26.17	(32.01)
	1. Basic:					
	2. Diluted:					
14.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL
15.	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
16.	Debt Service Coverage Ratio	NA	NA	NA	NA	NA
17.	Interest Service Coverage Ratio	NA	NA	NA	NA	NA

- Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules.

Notes:

- The above is an extract of the detailed format of quarterly/ annual financial results filed with the Stock Exchange under Regulation 52 of the Listing Regulations. The full format of the quarterly/annual financial results are available on the website of the Stock Exchange (<https://www.bseindia.com>) and on the Company's website (<https://lendingkartfinance.com>).
- For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange (BSE Ltd) and can be accessed on the URL (<https://www.bseindia.com>).
- As a matter of prudence, the Company had made an additional impairment ₹ 27,490.48 lakhs for the previous year ended March 2022 on the outstanding restructured portfolio based on Company's assessment pursuant to additional time requested by the borrowers to make the repayment.
- Accounting principles and policies followed are in line with March, 2022 and there is no change in such principles and policies during the quarter and year ended on March 31, 2023.

On behalf of the Board of Directors of
Lendingkart Finance Limited

Sd/-
Harshvardhan Lunia
Chairman & Managing Director
DIN: 01189114

Place : Ahmedabad
Date : 09-05-2023