NOTICE

Notice is hereby given that the 29th Annual General Meeting ("**AGM**"/ "**Meeting**") of the members of Lendingkart Finance Limited (the "**Company**") will be held on September 21, 2026, at 12:30 PM (IST), through Video Conferencing ("**VC**")/Other Audio-Visual Means ("**OAVM**"), to consider and transact the following businesses:

ORDINARY BUSINESSES:

1. To receive, consider and adopt the Audited Financial Statement of the Company for the financial year ended March 31, 2026, together with Reports of the Auditors and the Board of Directors thereon.

2. To appoint Mr. Pavan Pal Kaushal, Director (DIN: 07117387), who retires by rotation and being eligible, offers himself for re-appointment.

By order of the Board of Directors
Lendingkart Finance Limited

LENDINGKART FINANCE LIMITED
INDIA

Date: August 27, 2026
Place: Mumbai

Prashant Prakash Joshi
Managing Director & CEO
DIN No: 06400863

NOTES:

1. With reference to the Ministry of Corporate Affairs ("**MCA**") General Circular No. 03/2025 dated 22 September 2025 in continuation to the circulars issued earlier in this regard (collectively referred to as "**MCA Circulars**") and in terms of the provisions of the Companies Act, 2013 read with relevant rules made thereunder ('**the Act**'), this **AGM** is being held through VC/OAVM mode. In accordance with the Secretarial Standard-2 on General Meetings ("**SS - 2**") issued by the Institute of Company Secretaries of India ("**ICSI**") read with Clarification/Guidance on applicability of Secretarial Standards - 1 and 2 , issued by the ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company which shall be the deemed venue of the AGM.

2. The statement pursuant to the provisions of Section 102 of the Act and SS - 2, in respect of the ordinary as set out in Item No. 2, is annexed herewith as **Annexure - 1**.

3. Members attending the AGM through VC shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

4. In accordance with the MCA Circulars, the Notice of AGM along with the Annual Report of the Company for the FY2025-26 are being sent only through electronic mode to those members who have registered their email addresses with the Company/their respective depository participant ("**DP**"). Accordingly, no physical copy of the said Notice and the Annual Report of the Company for the FY 2025-26 will be sent to the Members who have not registered their e-mail addresses with the Company/DP. The Members will be entitled to a physical copy of the Annual Report of the Company for the FY2025-26, free of cost, upon sending a request to the Company. Members may note that the Annual Report is also available on the website of the Company at https://www.lendingkart.com/investors/financials.

5. Voting rights will be reckoned on the paid-up value of the equity/compulsory convertible preference shares registered in the name of the Members on September 18, 2026 ("**Cut-off date**"). Only those Members whose names are recorded in the Register of Members of the Company, as on the Cut-off date, will be entitled to cast their votes. A person who is not a Member of the Company as on the cut-off date should treat this Notice, solely for information purposes.

6. A member entitled to physically attend and vote at the meeting is entitled to appoint a proxy to attend and vote on a poll instead of himself and the proxy need not be a member of the Company. Since this AGM is being held through VC

pursuant to the MCA Circulars, physical attendance of members has been dispensed with. Accordingly, the facility for appointment of proxies by the members will not be available for the AGM and hence the route map of the venue of the Meeting, Proxy Form and Attendance Slip are not annexed hereto. The resolutions in the meeting will be passed by show of hands, unless a poll is validly demanded during the meeting. The voting, in case of a poll, shall be done by sending an email to cs.compliance@lendingkart.com (“**Designated E-mail Address**”) in the format annexed hereto as **Annexure – 2** and forming part of this Notice.

7. In case of joint holders, the Member whose name appears higher in the order of names as per the Register of Members of the Company, will be entitled to vote at the AGM.

8. Queries, if any, on the items specified in the Notice, Annual Report and operations of the Company, may be sent at the Designated E-mail Address at least seven business days prior to the date of the AGM, so that relevant query may be replied by the company suitably at the meeting.

9. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which the directors are interested, maintained under Section 189 of the Act, and the relevant documents referred to in the Notice will be available in electronic form for inspection by the Members during the AGM. All documents referred to in the Notice will also be available in electronic form for inspection without any fee by the Members from the date of circulation of this Notice up to the date of AGM on all working days between 10 a.m. to 12 p.m. and during the course of the AGM. Members seeking to inspect such documents can send an email to the Designated E-mail Address.

10. Corporate members are also required to send legible scanned certified true copy (in PDF Format) of the Board Resolution authorizing their representative to attend and vote at the AGM to the Designated E-mail Address in terms of Section 113 of the Companies Act, 2013.

11. **Instruction to access and participate in the meeting:**

i The Members may attend the meeting from their mobile phone/desktop/tablet/laptop supporting high speed internet, video camera, speaker and microphone facilities.

ii The Members may download Microsoft Teams Video Conferencing App from the Google Play Store (in case of android phone) and Apple App Store (in case of iPhone). Alternatively, the Members may login directly through the browser, by clicking on the link.

Meeting URL (Press Ctrl + Link)

LFL Annual General Meeting | Meeting-Join | Microsoft Teams

iii Notice of this AGM will also be available on the website of the Company viz. https://www.lendingkart.com/investors/general-meetings/.

iv The facility for joining the meeting will open at least 15 minutes before the time scheduled for the meeting and shall remain open till the expiry of 15 minutes after such scheduled time.

v The Members may contact the following designated official in case of any query/technical problem:

Secretarial Team
Email: cs.compliance@lendingkart.com
Phone: +91 7228901863

Annexure - 1

Statement to be annexed to the Notice pursuant to Section 102 of the Companies Act, 2013 ("the Act") read with Secretarial Standards on General Meetings (SS-2) issued by the Institute of Company Secretaries of India:

Item No. 2:

Details of Directors liable to retire by rotation and seeking re-appointment at the 29th Annual General Meeting.

Pursuant to Section 152 of the Companies Act, 2013 and as per the terms of appointment, Mr. Pavan Pal Kaushal, Non-Executive Director (DIN: 07117387), is liable to retire by rotation at this Annual General Meeting of the Company. He being eligible has offered himself for re-appointment. The Nomination and Remuneration Committee and the Board at their meeting held on August 11, 2026 and August 12, 2026 respectively, considered the proposal of appointment of Mr. Pavan Pal Kaushal, Non-Executive Director (DIN: 07117387). He does not receive any remuneration from the Company. Details of his attendance at various Board meetings held during the last financial year are included in the Corporate Governance Report Section of the Annual Report.

Other relevant details of Mr. Pavan Pal Kaushal as prescribed under the Act and SS - 2 are as under:

Particulars	**Details**
Name of the Director	Mr. Pavan Pal Kaushal
Director Identification Number	07117387
Date of birth/Age	24/02/1962/64 years
Date of first appointment on the Board	27/09/2023
Qualification	i. Master of Financial Management ii. Chartered Accountant from The Institute of Chartered Accountants of India iii. Bachelor of Commerce (Hons)
Profile of the Director and Experience	Mr Pavan Pal Kaushal is a seasoned banking and financial services professional with over 40 years of experience, including more than 20 years in senior leadership roles across global and Indian financial institutions such as

Particulars	Details
	Citibank, ANZ, IDFC Bank, Fullerton India, and BNY Mellon. Previously at Fullerton India, Mr Kaushal was the Chief Operating Officer ("COO"), and, in addition to his responsibilities as COO, he was directly responsible for operations, customer service, and Technology. Before that, he was Executive Vice President and Chief Risk Officer of Fullerton India Credit Company Ltd., where he oversaw overall Risk management for Fullerton India and supervised the Risk functions of Fullerton India Home Finance Ltd. He possesses extensive executive and board-level experience across the BFSI sector, spanning Banking and NBFCs, with expertise in Risk Management, Banking Operations, Business Strategy, Consumer Banking, Credit Cards, SME and Microfinance, Digital Transformation, M&A, and Regulated Financial Services. Mr Kaushal has a proven track record in managing complex risk environments, regulatory engagement, large-scale transformations, and successful strategic exits. He has worked across India, Australia, the United Kingdom, Poland, Russia, Hong Kong, and Latin America in senior regional and country leadership roles.
Terms and conditions of re-appointment	Re-appointment as a non-executive director
Remuneration details	Not Applicable
Chairmanship/ Directorships of other companies ***(Indian Companies only)***	**Directorship in other companies** i. Lendingkart Technologies Private Limited ii. Innoven Capital India Private Limited iii. Centrum Financial Services Limited

Particulars	Details
Chairmanships/Memberships of Committees of other companies ***(Indian Companies only)***	<table><tr><th>Company Name</th><th>Committee Details</th></tr><tr><td>Lendingkart Technologies Private Limited</td><td>• Member - Corporate Social Responsibility Committee • Member – Nomination and Remuneration Committee</td></tr><tr><td>Innoven Capital India Private Limited</td><td>• Chairman - Audit Committee • Chairman - Risk Management Committee • Chairman- IT Strategy Committee • Chairman- Corporate Social Responsibility Committee • Member - Nomination and Remuneration Committee</td></tr></table>
Remuneration last drawn in the Company	Nil
Shareholding in the company	Nil
Relationship with other Directors, Manager and other Key Managerial Personnel of the company	None
Number of meetings of the Board attended during the year ended March 31, 2026	7 (seven)
Number of meetings of the Board attended during the period from April 01, 2026, till date	2 (two) including the board meeting dated August 12, 2026.

The Board recommends the Resolution at Item No. 2 of the accompanying Notice for approval of the Members of the Company by way of an **Ordinary Resolution**.

None of the directors, Key Managerial Personnel of the Company and their relatives, other than Mr. Pavan Pal Kaushal, being the appointee, are concerned or interested, financially or otherwise, in the passing of this resolution set out in Item No. 2 of the Notice.

Annexure – 2

Polling Paper

[Pursuant to section 109(5) of the Companies Act, 2013 and rule 21(1)(c) of the Companies (Management and Administration) Rules, 2014]

Name of the Company:
Registered office:

Sl. No.	Particulars	Details
1.	Name of the First Named Shareholder (In block letters)	
2.	Postal address	
3.	Registered folio No. / *Client ID No. (*Applicable to investors holding shares in dematerialized form)	
4.	Class of Share	

I hereby exercise my vote in respect of Ordinary/Special resolution enumerated below by recording my assent or dissent to the said resolution in the following manner:

Sl. No.	Item No.	No. of shares held by me (on a fully diluted basis)	I assent to the Resolution	I dissent from the resolution
1.	1.			
2.	2.			
3.	3.			

Place:
Date:

(Signature of the shareholder)