

Date: January 6, 2026

To,
Catalyst Trusteeship Limited,
901, 9th Floor, Tower B, Peninsula Business Park,
Senapati Bapat Marg, Lower Parel (W), Mumbai- 400013, India
(**“Debenture Trustee”**)

Kind Attention: Ms. Priti Shetty and Ms. Sunita Dharaviya

AND

GRAND ANICUT FUND 2
ICICI Bank Limited, SMS Dept,
1st Floor Empire Complex,
414 S B Marg Lower Parel,
Mumbai, Maharashtra - 400013
(**“Debenture Holder”**)

Kind Attention: Mr. Balamurugan IAS

Subject: Notice regarding exercise of Call Option (**“Call Option Notice”**) by Lendingkart Finance Limited (the **“Issuer”**) for redemption of the full principal outstanding amount along with interest due thereon, in relation to the Debentures (*defined below*).

Reference: Regulation 15 of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 (**“SEBI NCS Regulations”**), Key Information Document dated June 4, 2024 (**“KID”**) and Debenture Trust Deed dated June 3, 2024 (**“DTD”**) entered into between the Debenture Trustee and the Issuer, pursuant to which the Issuer has issued and allotted 7,500 (seven thousand five hundred) unsecured, rated, listed, redeemable non-convertible debentures of face value of INR 1,00,000 (Indian Rupees One Lakh) each, aggregating to the nominal value of INR 75,00,00,000 (Indian Rupees Seventy Five Crore), for cash at par, on a private placement basis (the **“Debentures”**) to the Debenture Holder, having ISIN INE090W08038.

Dear Sir / Madam,

Pursuant to the Regulation 15 of the SEBI NCS Regulations and the terms of KID and DTD, the Issuer has the right to exercise the Call Option to redeem the Debentures in full by payment of the Call Option Consideration.

LENDINGKART FINANCE LIMITED

CIN: U65910MH1996PLC258722

Registered Office: Office 3 Connekt, 401/B, 4th Floor, Silver Utopia, Cardinal Gracious Road, Andheri East, Mumbai Suburban - 400099, Maharashtra, India

Corporate Office: 401, 4th Floor, Iconic Shyamal, Nr. Shyamal Cross-Roads, Ahmedabad, 380 015, Gujarat, India.

Phone: +91-79-4913 2800 Email: lendingkartfinance@lendingkart.com Website: www.lendingkartfinance.com

In exercise of the Call Option right, the Issuer is hereby serving this notice to the eligible Debenture Holder in accordance with the beneficiary position as on January 2, 2026. The details in respect of the Debentures and the Call Option right are specified below:

ISIN	INE090W08038
Principal Amount proposed to be redeemed in furtherance of the exercise of the call option	INR 75,00,00,000/- (Indian Rupees Seventy-Five Crore)
Call Option Consideration	INR 75,92,05,479/- (Indian Rupees Seventy-Five Crore Ninety-Two Lakh Five Thousand Four Hundred Seventy-Nine Only)
Record Date	January 13, 2026
Date from which the Call Option becomes exercisable	January 28, 2026
Exercise Period	Minimum 3 (three) business days commencing from the date on which the Call Option becomes exercisable
Call Option Consideration Payment Date	January 28, 2026

This is a formal notice of Issuer's intention to exercise the Call Option in accordance with the terms of the DTD, KID and SEBI NCS Regulations. We kindly request your co-operation in facilitating any necessary actions required.

The aforesaid Debentures shall be fully extinguished after payment of the Call Option Consideration. Such payment will be a legal discharge of the liability of the Issuer.

Capitalised terms used but not defined herein shall have the meaning ascribed to them in the DTD and KID.

For Lendingkart Finance Limited

Rochak Dhariwal
Company Secretary & Compliance Officer

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