

**Form No. MGT-9**

**EXTRACT OF ANNUAL RETURN**

(as on the financial year ended on March 31, 2019)

[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]

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**I. REGISTRATION AND OTHER DETAILS**

i.	CIN	U65910MH1996PLC258722
ii.	Registration Date	December 26, 1996
iii.	Name of the Company	Lendingkart Finance Limited (Formerly Aadri Infin Limited)
iv.	Category / Sub-Category of the Company	Company Limited by Shares Non-government Company
v.	Address of the Registered office and contact details	A-303/304, Citi Point, Andheri-Kurla Road, Andheri (East) Mumbai – 400059, Maharashtra. Phone: 022-6697 8727
vi.	Whether listed company	No
vii.	Name, Address and Contact details of Registrar and Transfer Agent, if any.	Registrar & Transfer Agent for Debenture Holders: Karvy Computershare Pvt. Ltd. Karvy Selenium, Tower B, Plot No. 31-32, Gachibowli Financial District, Hyderabad- 500 032.

## II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10 % or more of the total turnover of the company shall be stated:-

Sl. No.	Name and Description of main products / services	NIC Code of the Product/ service	% to total turnover of the Company
1	Non-banking financial services- Lending working capital loan to micro, small and medium enterprises	64990	100%

## III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

Sr. No	Name and address of the company	CIN/GLN	Holding/ Subsidiary / Associate	% of shares held	Applicable Section
1	Lendingkart Technologies Private Limited Add: 14th Floor, D Block, The First, The First Avenue Road, Behind Keshavbaugh Party Plot, Vastrapur Ahmedabad-380015, Gujarat, India.	U72900GJ2014PTC081539	Holding	100%	2(46)

**IV. SHAREHOLDING PATTERN AS ON MARCH 31, 2019**  
(Equity Share Capital Breakup as percentage of Total Equity)

*i) Category-wise Share Holding*

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoters</b>									
<b>1) Indian</b>									
a) Individual/ HUF	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
b) Central Govt.	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
c) State Govt(s)	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
d) Bodies Corp	NIL	2,93,91,259	2,93,91,259	100	NIL	3,89,85,920	3,89,85,920	100	32.64
e) Banks / FI	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
f) Any Other	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Sub-total(A)(1):-</b>	NIL	2,93,91,259	2,93,91,259	100	NIL	3,89,85,920	3,89,85,920	100	32.64
<b>2) Foreign</b>									
NRIs- Individuals	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
b) Other- Individuals	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
c) Bodies Corp.	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
d) Banks / FI	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
e) Any Other....	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Sub-total (A)(2):-</b>	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Total shareholding of Promoter (A) = (A)(1)+(A)(2)</b>	NIL	2,93,91,259	2,93,91,259	100	NIL	3,89,85,920	3,89,85,920	100	32.64
<b>B. Public Shareholding</b>									
<b>1. Institutions</b>									
a) Mutual Funds	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
b) Banks / FI	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
c) Central Govt	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
d) State Govt(s)	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
e) Venture Capital Funds	NIL	NIL	NIL	0	NIL	NIL	NIL		0
f) Insurance Companies	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
g) FIIs	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
h) Foreign	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
Venture Capital Funds									
i) Others (specify)	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Sub-total (B)(1):-</b>	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>2. Non Institutions</b>									
<b>a) Bodies Corp.</b>									
(i) Indian	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
(ii) Overseas	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>b) Individuals</b>									
(i) Individual shareholders holding nominal share capital upto Rs. 1 lakh	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
(ii) Individual shareholders holding	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
nominal share capital in excess of Rs 1 lakh									
c) Others(Specificy)	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Sub-total (B)(2)</b>	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Total Public Shareholding (B)=(B)(1)+(B)(2)</b>	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	NIL	NIL	NIL	0	NIL	NIL	NIL	0	0
<b>Grand Total (A+B+C)</b>	<b>NIL</b>	<b>2,93,91,259</b>	<b>2,93,91,259</b>	<b>100</b>	<b>NIL</b>	<b>3,89,85,920</b>	<b>3,89,85,920</b>	<b>100</b>	<b>32.64</b>

*ii. Shareholding of Promoters*

Sr. No	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			
		No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	
1.	Lendingkart Technologies Private Limited	<b>2,93,91,259</b>	100	0	<b>3,89,85,920</b>	100	0	32.64
	<b>Total</b>	<b>2,93,91,259</b>	<b>100</b>	<b>0</b>	<b>3,89,85,920</b>	100	0	<b>32.64</b>

*iii. Change in Promoters' Shareholding*

Sr. no		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
1	Lendingkart Technologies Private Limited				
	At the beginning of the year	<b>2,93,91,259</b>	100.00		
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer /bonus/ sweat equity etc):				
	24/09/2018: Allotment of shares to Lendingkart Technologies Private Limited (Conversion of Loan into Equity)	14,76,101	5.02	3,08,67,360	100.00
	24/09/2018: Allotment of shares to Lendingkart Technologies Private Limited (Right Issue)	81,18,560	26.30	3,89,85,920	100.00
	<b>At the End of the year</b>	-	-	<b>3,89,85,920</b>	<b>100.00</b>



iv. *Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and holders of GDRs and ADRs):  
Not Applicable*

v. *Shareholding of Directors and Key Managerial Personnel:*

None of the Directors and Key Managerial Personnel hold any share of the Company as a beneficial owner.

## V. INDEBTEDNESS

Indebtedness of the Company including interest outstanding/accrued but not due for payment:

Particulars	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	3,67,16,73,797	10,50,00,000	-	3,77,66,73,797
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	2,51,18,817	11,78,014	-	2,62,96,831
<b>Total (i+ii+iii)</b>	<b>3,69,67,92,614</b>	<b>10,61,78,014</b>	-	<b>3,80,29,70,628</b>
<b>Change in Indebtedness during the financial year</b>				
- Addition	9,59,50,00,000	1,28,00,00,000	-	10,87,50,00,000
- Reduction	4,12,48,68,358	70,50,00,000	-	4,82,98,68,358
<b>Net Change</b>	<b>5,47,01,31,642</b>	<b>57,50,00,000</b>	-	<b>6,04,51,31,642</b>
<b>Indebtedness at the end of the financial year</b>				
Principal Amount	9,14,18,05,439	68,00,00,000	-	9,82,18,05,439

Particulars	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Less: Unmatured discounting charges	-	76,99,638	-	76,99,638
i) Net Principal Amount	9,14,18,05,439	67,23,00,362	-	9,81,41,05,801
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	9,21,34,532	30,44,795	-	9,51,79,327
<b>Total (i+ii+iii)</b>	<b>9,23,39,39,971</b>	<b>67,53,45,157</b>	<b>-</b>	<b>9,90,92,85,128</b>

## VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

### A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Not Applicable\*

\*The remuneration to Mr. Mukul Sachan, Director & CEO, was paid by Lendingkart Technologies Private Limited, holding company of the Company.

### B. Remuneration to other directors:

(Amount in INR)

Sl. No.	Particulars of Remuneration	Name of Directors		Total Amount
		Mr. Gaurav Mittal	Ms. Divya Himanshu Jain	
1.	Independent Directors - Fee for attending board / committee meetings - Commission - Others, please specify	87,500/-	81,250/-	1,68,750 /-

	<b>Total (1)</b>			
2.	Other Non-Executive Directors - Fee for attending board / committee meetings - Commission - Others, please specify			
3.	<b>Total (2)</b>	<b>0</b>	<b>0</b>	<b>0</b>
4.	<b>Total (1)+(2)</b>	87,500/-	81,250/-	1,68,750/-
5.	<b>Overall Ceiling as per the Act</b>			<b>3,78,08,819.18/-</b>

**C. Remuneration to key managerial personnel other than MD /Manager /WTD**

Sl. No.	Particulars of Remuneration	Key Managerial Personal		
		Piyush Kabra (CFO)	Umesh Navani (Company Secretary)	Total
1.	Gross salary (INR)			
	(a) Salary as per provisions contained in 17(1) of the Income-tax Act, 1961	62,00,000/-	6,97,000/-	68,97,000/-
	(b) Value of perquisites u/s 17(2) Income tax Act, 1961	-	-	-
	(b) Profits in lieu of salary u/s 17(3) Income-tax Act, 1961z	-	-	-
2.	Stock Option (Nos. Of Options granted till date)	102	14	-

Sl. No.	Particulars of Remuneration	Key Managerial Personal		
		Piyush Kabra (CFO)	Umesh Navani (Company Secretary)	Total
3.	Sweat Equity	-	-	-
4.	Commission - as % of profit - others, specify...	-	-	-
5.	Others, please specify Variable Pay (Performance Bonus)	16,10,560/-	1,45,000/-	17,55,560/-
6.	<b>Total</b>	<b>78,10,560/-</b>	<b>8,42,000/-</b>	<b>86,52,560/-</b>

#### VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES:

There was no penalty, punishment or compounding of offence during the financial year ended March 31, 2019.

**For and on behalf of the Board of Directors of  
Lendingkart Finance Limited**

**Harshvardhan Lunia  
Chairman & Managing Director  
DIN: 01189114**

**Date: 26<sup>th</sup> August, 2019  
Place: Mumbai**