

August 14, 2025

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.

BSE Scrip Code: 524000

National Stock Exchange of India Limited

The Listing Department,
Exchange Plaza,
Bandra- Kurla Complex, Bandra (East),
Mumbai - 400 051

NSE Symbol: POONAWALLA

Ref: Security code - 952774, ISIN: INE511C08928

Subject: Intimation for exercise of call option and record date

Dear Sir / Madam,

Pursuant to the provisions of Regulation 51 and Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations") and Regulation 15(7) of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended ("NCS"), we hereby inform you that the Company has decided to exercise call option in respect of 40 Unsecured Non-Convertible Perpetual Bonds in the nature of Debentures issued on private placement basis, of Rs. 5,00,000/- (Rupees Five Lakhs only) each aggregating to Rs. 2,00,00,000/- (Rupees Two Crore only) ("NCD") as per the terms and conditions of issue stated in the Information Memorandum dated September 18, 2015. Further, in compliance with Regulation 15(6) of NCS, a notice to this effect has been given to the Catalyst Trusteeship Limited, debenture trustee of the Company and the NCD holders intimating the Company's intent of exercising the call option and redeeming the said NCD on September 18, 2025, being the Call Option date. A copy of the said notice is enclosed herewith as 'Annexure I'. The said NCD are listed on the whole-sale debt market segment of BSE Limited.

Further, pursuant to 60(2) of the Listing Regulations, we hereby inform you that the Company has fixed record date for the purpose of redemption of the said NCD pursuant to the exercise of the call option by the Company, as per the terms of issue of NCD. The details of the NCDs and the record date are as follows:

Nature of security	ISIN	Principal Amount	Call Premium	Record Date	Call Option Date
12.10% Unsecured Non-Convertible Perpetual Bonds in the nature of Debentures	INE511C08928	Rs. 2,00,00,000	N.A.	September 03, 2025	September 18, 2025

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 47733220

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

W: www.poonawallafincorp.com

The above NCDs shall be redeemed along with interest accrued on the redemption date as per the terms of issue of NCDs. The request for redemption of NCDs has been placed to RBI for approval.

The aforesaid information is also being placed on the website of the Company at <https://poonawallafincorp.com/investor-governance.php>

This is for your information and record.

Thanking You.

Yours Faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS: 13918

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Annexure I

August 14, 2025

Dear Debenture holder(s)

Unit : Poonawalla Fincorp Limited (Formerly, known as Magma Fincorp Limited) (ISIN: INE511C08928)

Sub : Exercise of Call Option in respect of - 40 Unsecured Non-Convertible Perpetual Bonds in the nature of Debentures issued on private placement basis and Record Date for redemption

Poonawalla Fincorp Limited ("the Company") had issued 40 Nos., 12.10% Unsecured Non-Convertible Perpetual Bonds in the nature of Debentures on Private Placement basis, of Rs. 5,00,000/- (Rupees Five Lakhs only) each aggregating to Rs. 2,00,00,000/- (Rupees Two Crore only)("NCDs"), on September 18, 2015 ("Deemed Date of Allotment").

The details of the said NCDs are as under:

Nature of Instrument	12.10% Unsecured Non-Convertible Perpetual Bonds in the nature of Debentures on Private Placement basis
ISIN	INE511C08928
Issue Size	Rs. 2,00,00,000/- (Rupees Two Crore)
Face Value per NCD	Rs. 5,00,000/-
Issue Date/Date Allotment/Deemed Date Allotment	September 18, 2015
Redemption/Tenor	Perpetual
Call Option Date	September 18, 2025 The Bond shall have a Call Option only after the Bond have run a minimum period of 10 year from the date of Issue
Call Option Price	Step up option Coupon Rate shall be stepped up by 100 bps i.e. to 13.10% p.a. for subsequent year if call option is not exercised by the issuer at the end of 10 th year from deemed date or allotment.
Coupon Rate	12.10% p.a. payable annually i.e. 18 th September every year
Coupon Payment Frequency	Annually
Coupon Type	Fixed
Credit Rating	"CARE AA+; Stable" by CARE Ratings Limited and "CRISIL AA+/ Stable" by CRISIL Ratings Limited.
Outstanding Principal Amount for redemption	Rs. 2,00,00,000/- (Rupees Two Crore)

In terms of the Information Memorandum dated September 18, 2015, for the aforesaid NCD, the Company has an option to exercise a "Call Option" at the end of 10th year from the deemed date of allotment which is September 18, 2015.

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In view of the above, we wish to inform you that the Company has decided to exercise a "Call Option" and redeem the said NCDs in full on September 18, 2025, along with interest accrued thereon.

On exercise of Call Option by the Company, the NCD will be redeemed at the face value of Rs. 5,00,000/- (Rupees Five Lakhs only) each along with the interest amount accrued thereon, as per the terms of issue, which together is referred to as the "redemption amount".

The Record date for the purpose of payment of redemption amount has been fixed as Wednesday, September 03, 2025. The date of redemption/repayment has been fixed as Thursday, September 18, 2025. The debenture holders holding the said NCD as on the Record date as per the records of Depository shall be eligible for the redemption amount.

The redemption amount shall be paid on Thursday, September 18, 2025 to debenture holders holding such NCDs as on the Record date by crediting such redemption amount to the Bank account appearing in the demat account of respective debenture holders.

On exercise of Call Option, the Company shall extinguish the said NCDs fully after the payment of redemption amount. No claim shall lie against the Company after the redemption of aforesaid NCDs.

Kindly request the debenture holders to update their Bank Account details in their respective demat account(s) held with the Depository Participant.

Kindly take the same on record.

Thanking You.

Yours Faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS: 13918

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