

June 26, 2026

**BSE Limited**

Corporate Relationship Department  
25<sup>th</sup> 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 - 954508, ISIN: INE511C08969**

**Subject: Intimation for exercise of call option and record date**

Dear Sir / Madam,

Pursuant to the provisions of Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations") and Regulation 15 of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended ("NCS Regulations"), we hereby inform you that the Company has decided to exercise call option in respect of 100 Unsecured, Rated, Non-Convertible, Subordinated, Perpetual Debt in the nature of Debentures issued on private placement basis, of Rs. 10,00,000/- (Rupees Ten Lacs only) each aggregating to Rs. 10,00,00,000/- (Rupees Ten Crore only) ("NCD") as per the terms and conditions of issue stated in the Term-sheet/ Tranche Information Document dated July 30, 2016, to be read along-with Shelf Information Memorandum dated July 30, 2016. Further, in compliance with Regulation 15(6) of NCS Regulations, 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 Friday, July 31, 2026. 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 Rated, Non-Convertible, Subordinated, Perpetual Debt in the	INE511C08969	Rs. 10,00,00,000/-	N.A.	July 16, 2026	July 31, 2026

**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

nature of Debentures					
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The above NCD shall be redeemed along with interest accrued on the redemption date as per the terms of issue of NCD. Approval from the Reserve Bank of India (“RBI”) has been received for the redemption of NCD.

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

June 26, 2026

Dear Debenture holder(s)

Unit: Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited) (ISIN: INE511C08969)

**Sub: Exercise of Call Option in respect of - 100 Unsecured, Rated, Non-Convertible, Subordinated, Perpetual Debt in the nature of Debentures issued on private placement basis and Record Date for redemption**

Poonawalla Fincorp Limited ("the Company") had issued 100 Nos., 12.10% Unsecured, Rated, Non-Convertible, Subordinated, Perpetual Debt in the nature of Debentures on Private Placement basis, of Rs. 10,00,000/- (Rupees Ten Lacs only) each aggregating to Rs. 10,00,00,000/- (Rupees Ten Crore only) ("NCDs"), on August 01, 2016 ("Deemed Date of Allotment").

The details of the said NCDs are as under:

Nature of Instrument	12.10% Unsecured, Rated, Non-Convertible, Subordinated, Perpetual Debt in the nature of Debentures on Private Placement basis
ISIN	INE511C08969
Issue Size	Rs. 10,00,00,000/- (Rupees Ten Crore Only)
Face Value per NCD	Rs. 10,00,000/- (Rupees Ten Lacs Only)
Issue Date/ Date of Allotment/ Deemed Date of Allotment	August 01, 2016
Redemption/Tenor	Perpetual
Call Option Date	July 31, 2026  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 <sup>th</sup> year from deemed date or allotment.
Coupon Rate	12.10% p.a. payable annually
Coupon Payment Frequency	Annually
Coupon Type	Fixed
Credit Rating	BWR AA- by Brickwork Ratings*
Outstanding Principal Amount for redemption	Rs. 10,00,00,000/- (Rupees Ten Crore Only)

*\*Updated Credit Rating: CARE AA+; Stable by CARE Ratings Limited*

In terms of the Term-sheet/ Tranche Information Document dated July 30, 2016 to be read along-with Shelf Information Memorandum dated July 30, 2016, for the aforesaid NCDs, the Company has an option

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to exercise a "Call Option" at the end of 10<sup>th</sup> year from the deemed date of allotment which is August 01, 2016.

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 Friday, July 31, 2026, along with interest accrued thereon.

On exercise of Call Option by the Company, the NCD will be redeemed at the face value of Rs. 10,00,000/- (Rupees Ten Lacs 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 Thursday, July 16, 2026. The date of redemption/repayment has been fixed as Friday, July 31, 2026. 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 Friday, July 31, 2026, to debenture holders holding such NCD 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 NCD fully after the payment of redemption amount. No claim shall lie against the Company after the redemption of aforesaid NCD.

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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