

August 04, 2026

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 - 954872, ISIN: INE511C08977

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 30 Un-secured, Subordinated, Rated, Non-Convertible, 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. 3,00,00,000/- (Rupees Three Crore only) ("NCDs") as per the terms and conditions of issue stated in the Term-sheet/ Tranche Information Document dated August 31, 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 September 09, 2026. A copy of the said notice is enclosed herewith as 'Annexure - I'. The said NCDs 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 NCDs pursuant to the exercise of the call option by the Company, as per the terms of issue of NCDs. 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, Subordinated, Rated, Non-Convertible, Perpetual Debt in the nature of Debentures	INE511C08977	Rs. 3,00,00,000/-	N.A.	August 25, 2026	September 09, 2026

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

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 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 04, 2026

Dear Debenture holder(s)

Unit: Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited) (ISIN: INE511C08977)

Sub: Exercise of Call Option in respect of - 30 Unsecured, Subordinated, Rated, Non-Convertible, Perpetual Debt in the nature of Debentures issued on private placement basis and Record Date for redemption

Poonawalla Fincorp Limited ("the Company") had issued 30 Nos., 12.10% Unsecured, Subordinated, Rated, Non-Convertible, Perpetual Debt in the nature of Debentures on Private Placement basis, of Rs. 10,00,000/- (Rupees Ten Lacs only) each aggregating to Rs 3,00,00,000/- (Rupees Three Crore only) ("NCDs"), on September 09, 2016 ("Deemed Date of Allotment").

The details of the said NCDs are as under:

Nature of Instrument	12.10% Unsecured, Subordinated, Rated, Non-Convertible, Perpetual Debt in the nature of Debentures on Private Placement basis
ISIN	INE511C08977
Issue Size	Rs. 3,00,00,000/- (Rupees Three Crore Only)
Face Value per NCD	Rs 10,00,000/- (Rupees Ten Lacs Only)
Issue Date/ Date of Allotment/ Deemed Date of Allotment	September 09, 2016
Redemption/Tenor	Perpetual
Call Option Date	September 09, 2026
Call Option Price	The Bond shall have a Call Option only after the Bond have run a minimum period of 10 year from the date of Issue.
Coupon Rate	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 Payment Frequency	12.10% p.a. payable annually
Coupon Type	Annually
Credit Rating	Fixed
Outstanding Principal Amount for redemption	BWR AA- by Brickwork Ratings*
	Rs. 3,00,00,000/- (Rupees Three 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 August 31, 2016, for the aforesaid NCDs, the Company has an

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option to exercise a "Call Option" at the end of 10th year from the deemed date of allotment which is September 09, 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 September 09, 2026, along with interest accrued thereon.

On exercise of Call Option by the Company, the NCDs 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 August 25, 2026. The date of redemption/repayment has been fixed as September 09, 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 September 09, 2026, 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
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