

JOINT PUBLIC NOTICE

Pursuant to the Reserve Bank of India's approval numbered CHN. DOR. NRO. No. S149/05.02.001/2026-2027 dated **October 09, 2026 ("RBI Approval")** issued to Lakshmithra Finance Private Limited ("**Company**"), this notice is jointly issued by the Company and the Investors for the proposed issue of shares of the Company to Lok Capital IV LLC and Lok Capital Co-Investment Trust (hereinafter collectively referred to as the "**Investors**"), under Paragraphs 8 to 10 of Chapter II (Acquisition of Shareholding or Control) of the Reserve Bank of India (Non-Banking Financial Companies – Acquisition of Shareholding or Control) Directions, 2025 ("**Directions**").

1. BACKGROUND OF THE COMPANY: The Company is a private limited company incorporated in India, with corporate identification number U64990TN2024PTC169702 and having its registered office at 2A, Second Floor, The Wings, New No. 6, Old No. 25, 1st Avenue, Shastri Nagar, Adyar, Chennai – 600 020, Tamil Nadu, India. The Company was granted a Certificate of Registration numbered **N-07-00906** by the Reserve Bank of India on **September 20, 2024** to carry on the business of a non-banking financial institution without accepting public deposits. The Company provides commercial vehicle finance, secured and unsecured business loans to small businesses. As on **September 30, 2026**, the Company has 13 branches in Tamil Nadu and has grown its AUM to INR 160 crores.

2. DETAILS OF INVESTORS: Lok Capital IV LLC bearing Global Business Licence (Licence No. GB22200387) issued under Section 72(6) of the Financial Services Act, Mauritius, was incorporated on April 20, 2022 as a private company limited by shares with limited life, having its registered office at 6th Floor, Two Tribeca, Tribeca Central, Trianon 72261, Mauritius and Lok Capital Co-Investment Trust is a private trust incorporated under the laws of India and having its registered office at S11/9, DLF Phase III, Gurgaon, Haryana 122002. The Investors are existing shareholders of the Company and, prior to the Proposed Transaction, together hold 86,61,418 shares representing approximately 21.53% of the share capital of the Company on a fully diluted basis. Save as stated above, the Investors are not acting in concert with any other shareholder of the Company, including the promoters. The Investors are making the Proposed Transaction as a financial investment, in the ordinary course of their business of investing in growth-stage financial services companies in India, with a view to supporting the Company's long-term growth.

3. PROPOSED TRANSACTION AND REASON FOR PROPOSED TRANSACTION: Pursuant to execution of a share subscription agreement dated August 08, 2025 by the Company and the Investors, the Investors intend to subscribe to Series A Compulsorily Convertible Preference Shares of the Company ("**Proposed Transaction**"). As a result of the Proposed Transaction, the aggregate shareholding of the Investors in the Company would increase from approximately 21.53% to approximately 39.95% (on a fully diluted basis). The Company intends to undertake the Proposed Transaction to raise funds for general corporate purposes, including but not limited to, business expansion, working capital requirements, growth of its loan book and to strengthen the capital base and overall financial position of the Company. The issuance of securities is aligned with the Company's long-term vision and growth strategy, and the infusion of capital will enable the Company to enhance its operational capabilities.

4. RBI APPROVAL: The Company had submitted an application dated **April 19, 2026** through PRAVAAH, in accordance with Paragraph 7 of the Directions, seeking prior approval of the RBI for the Proposed Transaction ("**Application**"). As mentioned above, the Company has received the RBI Approval on its Application subject to certain conditions which will be fulfilled in due course. This public notice is intended to provide to the public a notice regarding the Application and the proposed change of shareholding of the Company pursuant to the Proposed Transaction. Pursuant to the RBI Approval, this public notice is being jointly issued by the Company and the Investors for a period of 30 (Thirty) days from the date of publication of this notice. The Proposed Transaction shall be effected only after the expiry of the said period of 30 (Thirty) days.

Any person having any clarification or objection in respect of the Proposed Transaction may communicate the same in writing, within 30 (thirty) days from the date of publication of this notice, by:

(a) Letter addressed to Mrs. Krithika Doraiswamy, Director at the registered office of the Company at 2A, Second Floor, The Wings, New No. 6, Old No. 25, 1st Avenue, Shastri Nagar, Adyar, Chennai – 600 020, Tamil Nadu, India; or

(b) Email to the Company at krithika.doraiswamy@lakshmithra.com

A copy of this public notice is also available at the website of the Company at www.lakshmithra.com

For Lakshmithra Finance Private Limited

Sd/-

Name: Krithika Doraiswamy

Designation: Director

DIN: 10604262

For Lok Capital IV LLC

Sd/-

Name: Sateeta Jeewoolall

Authorised Signatory

For Lok Capital Co-Investment Trust

Sd/-

Name: Manoj Agrawal

Authorised Signatory

Date: October 12, 2026

Place: Chennai