



Date: April 28, 2022

**The Manager,
Listing Department,
BSE Limited,**
Phirozee Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400 001

**The Manager,
Listing Department,
National Stock Exchange of India Limited,**
Exchange Plaza, 5 Floor, Plot C/1, G Block,
Bandra-Kurla Complex, Bandra(E),
Mumbai - 400 051

Sub: Public issue by Dhani Loans and Services Limited of secured redeemable non-convertible debentures of face value of ₹1,000 each (the “NCDS”), at par, aggregating up to ₹1,000 million (the “Base Issue”), with an option to retain oversubscription up to ₹1,000 million, aggregating up to ₹2,000 million (the “Issue”).

Dear Sir/Madam,

In continuation of our intimation dated April 14, 2022 on the captioned subject, we wish to inform you that Dhani Loans and Services Limited (“**Company**” or “**Issuer**”) has filed an addendum (“**Addendum**”) with respect to the Prospectus dated April 11, 2022 (“**Prospectus**”) which was filed in connection with the public issue of secured, redeemable, non-convertible debentures of face value of ₹1,000 each (the “**NCDS**”), at par, aggregating up to ₹1,000 million (the “**Base Issue**”), with an option to retain oversubscription up to ₹1,000 million, aggregating up to ₹2,000 million (the “**Issue**”).

The Prospectus, Abridged Prospectus, Application Form, and all Issue related transaction documents and all other communications issued by the Company up to the date of the Addendum in relation to the Issue shall be read in conjunction with the Addendum and any reference to the Prospectus shall be deemed to include reference to the Addendum also. The Prospectus, Abridged Prospectus, Application Form, and all Issue related transaction documents and all other communications issued by the Company up to the date of the Addendum in relation to the Issue stand amended to the extent stated in the Addendum (as replicated in Annexure A herein).

All capitalized terms used under this intimation shall unless the context otherwise requires, have the meaning ascribed in the Prospectus.

We request you to take the aforesaid on record.

Thanking you,
Yours sincerely,

For Dhani Loans and Services Limited
(formerly Indiabulls Consumer Finance Limited)

Manish Rustagi
Company Secretary

Encl.: a/a

 **dhaniLoans & Services**

Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) CIN: U74899DL1994PLC062407
Reg. Office: M - 62 & 63, First Floor, Connaught Place, New Delhi - 110001. T. +91 11 43532950 F. +91 11 43532947
Corp. Office: One International Centre, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013
Website: www.dhaniLoansandservices.com | Email: support@dhani.com | T. +91 22 6189 9016 F. +91 22 6189 9001



Annexure A

This addendum (“**Addendum**”) is with reference to the Prospectus dated April 11, 2022 (“**Prospectus**”) filed in relation to the Issue. In this regard, please note that on April 26, 2022, Mr. Ajit Kumar Mittal (DIN: 02698115), concluded his tenure as a Non-Executive Director of our Company and his resignation has been noted by the board of directors of our Company (the “**Board**”). Further, Mr. Akhil Gupta (DIN: 09285050) has been appointed as a Non-Executive Director on the Board with effect from April 26, 2022. Accordingly, disclosures under “OUR MANAGEMENT” and “MATERIAL DEVELOPMENTS” starting on page 173 and page 203 respectively of the Prospectus, shall be read with together with the above information and shall stand modified to such extent.

Additionally, Brickwork Ratings, vide rating rationale dated April 26, 2022, has downgraded the long term credit rating provided to our Company from “BWR AA/Stable” to “BWR A+/CWD” and short term credit rating from “BWR A1+” to “BWR A1”. Accordingly, disclosures under “RISK FACTORS”, “SUMMARY OF BUSINESS”, “OUR BUSINESS”, “FINANCIAL INDEBTEDNESS” and “MATERIAL DEVELOPMENTS” starting on page 19, 51, 128, 204 and 203 respectively of the Prospectus, shall be read together with the above information and shall stand modified to such extent.

All capitalised terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed in the Prospectus. The Prospectus shall be read in conjunction with this Addendum. Kindly note, the term Issue Documents and all the relevant transaction documents in the Prospectus shall include reference to this Addendum. The Prospectus stands modified to the extent stated hereinabove.

For **Dhani Loans and Services Limited**
(formerly Indiabulls Consumer Finance Limited)

Manish Rustagi
Company Secretary

