



Date: November 11, 2021

BSE Limited

1st Floor, New Trading Ring
P.J. Towers, Dalal Street,
Mumbai – 400 001

National Stock Exchange of India Limited

Exchange Plaza, Plot no. C/1, G Block,
Bandra - Kurla Complex, Bandra (E),
Mumbai - 400 051

Sub: Submission of Unaudited Financial Results of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) ('the Company'), for the quarter and six months ended September 30, 2021 and outcome of Board Meeting

Dear Sirs,

Pursuant to applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (**SEBI LODR**), we enclose the Unaudited Financial Results of the Company along with additional financial information required under SEBI LODR, for the quarter and six months ended September 30, 2021, approved by the Board of Directors of the Company at its meeting held today i.e. November 11, 2021.

We also submit herewith Limited Review Report dated November 11, 2021, issued by the Statutory Auditors of the Company, on the unaudited financial results of the Company, for the quarter and six months ended September 30, 2021, which was duly placed before the Board at the aforesaid meeting, which commenced at 4:30 p.m. and concluded at 5:00 p.m.

Further, the Board has also approved issuance of unsecured and/or secured, listed and/or unlisted, redeemable non-convertible debentures, in one or more tranches for an aggregate amount up to INR 2,500 crores, on private placement or public issue basis or otherwise.

We request you to take the above information on record.

Thank You,

Yours truly,

For Dhani Loans and Services Limited

(formerly Indiabulls Consumer Finance Limited)

Manish Rustagi

Company Secretary

Enclosure: as above

dhani loans & 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 30252900 F. +91 11 30252901

Corp. Office: One Indiabulls Center, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013 T. +91 22 3989555 F. +91 124 39805300

Website: www.dhani loans and services.com | Email: support@dhani.com

10 Segment results

The Group's operating segments are established on the basis of those components of the group that are evaluated regularly by the Board of Directors (the 'Chief Operating Decision Maker' as defined in Ind AS 108 - 'Operating Segments'), in deciding how to allocate resources and in assessing performance. These have been identified taking into account nature of services, the differing risks and returns and the internal business reporting systems.

Particulars	For quarter ended			For half year ended		For the year ended
	30 September 2021	30 June 2021	30 September 2020	30 September 2021	30 September 2020	31 March 2021
	(Refer Note 8)	(Unaudited)	(Refer Note 8)	(Unaudited)	(Unaudited)	(Audited)
Segment revenue						
Broking and related activities	1,634.19	1,606.11	2,744.09	3,240.30	4,981.83	10,472.76
Financing and related activities	21,951.64	12,773.28	36,098.62	34,724.92	66,963.27	1,04,381.07
Others	14.09	43.38	13.70	57.47	67.80	293.40
Total	23,599.92	14,422.77	38,796.41	38,022.69	72,012.90	1,15,147.23
Less: Inter segment revenue	(501.36)	-	1,121.92	(501.36)	(232.88)	(232.88)
Total revenue from operations	23,098.56	14,422.77	39,918.33	37,521.33	71,780.02	1,14,914.35
Segment results						
Profit before tax and interest expense						
Broking and related activities	(2,621.47)	(1,856.04)	1,616.90	(4,477.51)	3,229.97	3,781.54
Financing and related activities	(6,696.38)	(29,703.55)	7,901.54	(36,399.93)	8,075.15	(13,433.01)
Others	(4.63)	16.85	(14.23)	12.22	11.32	175.00
Total	(9,322.48)	(31,542.74)	9,504.21	(40,865.22)	11,316.44	(9,476.47)
(i) Less: Interest expense	723.99	708.50	112.39	1,432.49	261.83	2,301.91
(ii) (Less)/Add: Other unallocable income / (expenses)	(99.29)	(102.59)	(178.54)	(201.88)	(356.18)	(710.94)
Profit/ (Loss) before tax	(10,145.76)	(32,353.83)	9,213.26	(42,499.59)	10,698.43	(12,489.32)
Segment assets						
Broking and related activities	86,644.06	92,915.32	1,26,458.92	86,644.06	1,26,458.92	95,687.12
Financing and related activities	5,20,486.78	5,72,972.51	7,66,077.15	5,20,486.78	7,66,077.15	6,96,120.37
Unallocable segment assets	50,240.50	47,139.53	30,756.70	50,240.50	30,756.70	39,268.24
Total	6,57,371.34	7,13,027.36	9,23,292.77	6,57,371.34	9,23,292.77	8,31,075.73
Segment liabilities						
Broking and related activities	11,668.45	12,812.71	26,569.74	11,668.45	26,569.74	18,825.97
Financing and related activities	2,66,103.77	3,15,057.89	4,69,500.45	2,66,103.77	4,69,500.45	4,02,892.76
Unallocable segment liabilities	52.63	50.88	0.15	52.63	0.15	51.20
Total	2,77,824.85	3,27,921.48	4,96,070.34	2,77,824.85	4,96,070.34	4,21,769.93
Capital employed (segment assets - segment liabilities)						
Broking and related activities	74,975.61	80,102.61	99,889.18	74,975.61	99,889.18	76,861.15
Financing and related activities	2,54,383.01	2,57,914.62	2,96,576.70	2,54,383.01	2,96,576.70	2,93,227.61
Unallocable capital employed	50,187.87	47,088.65	30,756.55	50,187.87	30,756.55	39,217.04
Total	3,79,546.49	3,85,105.88	4,27,222.43	3,79,546.49	4,27,222.43	4,09,305.80

11 Figures for previous year/period have been regrouped, wherever necessary to make them comparable to current period.

Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi - 110001
(CIN: U74899DL1994PLC062407)

Place : Mumbai
Date : 11 November 2021

