

June 18, 2021

BSE Limited Wholesale Debt Market SegmentPhiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

National Stock Exchange of India Limited Wholesale Debt Market Segment "Exchange Plaza", Bandra-Kurla Complex, Bandra (East), MUMBAI-400 051

Sub: Audited Financial Results of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) (the Company) for the financial year ended March 31, 2021

Dear Sirs,

Pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we enclose the Audited Financial Results of the Company for the financial year ended March 31, 2021, approved by the Board of Directors of the Company at its meeting held today i.e. June 18, 2021, along with requisite information pursuant to Regulation 52(4) and a declaration pursuant to Regulation 52(3)(a) of the Listing Regulations.

We also submit herewith Audit Report dated June 18, 2021, issued by the Statutory Auditors of the Company, on the Audited Financial Results of the Company for the said period, which was duly placed before the Board at the aforesaid meeting.

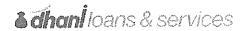
Please take the same on your record.

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

Manish Rustagi
Company Secretary

Encl: As above





Dhani Loans and Services Limited (Formerly known as Indiabulls Consumer Finance Limited) (CIN: U7889DL1994PLC052487) Statement of audited Consolidated Financial Results for the year months unded 31 March 2021

	in 103				(Amount in £ lakb)
_	Statement of audited Conso	lidated Financial Results for y		B	
		For six months ended	For six months ended	For year ended	For year ended
	Farticulars .	31 March 2021	31 March 2020	31 March 2021	31 March 2020
		(Refer Note 9)	(Refer Note 5)	(Audited)	(Audited)
1	Revenue from operations		m, m, m	84,504,40	1.82.197.46
	Interest income	32,388,32	76,306.99	29,502,20	4,934.94
	Dividend income		4,934.94	17,299,97	4,934.94 18,975.51
	Fees and commission income	13,913.60	14,301.89	3,064.47	125.60
	Net gain/(luss) on fair value changes	1,785 25	(1,196,36)	10,045.51	61,669.04
	Net gain/(loss) on derecognition of financial assets	(2,952.84)	39,880,51	1,14,914,35	2.67,902.55
	Total revenue from operations	43,134.33	1,49,227,97	2,755.05	2,67,902,95 465.54
2	Other income	2,392,98		1,17,669.40	2,68,368.09
3	Total income (1+2)	45,527.31	1,34,432.96	1,17,603.40	2,00,300,07
	Expenses:		20 202 20	45,850.03	85,772.61
	Finance costs	21,152.04	38,097.89 2,139.05	5.192.52	2,830.78
	Fees and commission expense	4,139.87		18,412,02	2,630.78 89,649.80
	impairment on financial assets	13,457.29	76,154,34	33,340.49	43,509,71
	Employee benefits expenses	19,758.65	20,075.63	7,341.86	9,967.23
	Depreciation and amortisation	2,655.56	5,263.98	20,021.80	42,454.37
	Other expenses	7,551.65	21,637.41	1,30,158.72	
4	Total expenses	68,715.06	1,63,368.30	(12.489.32)	2,74,184,50
5	(Loss)/profit before tax (3-4)	(23,187.75)	(28,935,34)	[12,489,32]	(5,816.41)
6	Tax expense:			4 007 05	4 404 50
	a) Current fax	-2,902.28	(3,390,52)	4,207.25	1,181.29
	b) Deferred tax charge/(credit)	(1,434.19)	(5.610.00)	(5.114.14)	(3,255,03)
	Total tax expense	(4,336.47)	(9,000,52)	(906.89)	(2,073.74)
7	(Lass)/profit for the period (5-6)	(18,851.29)	(19,934.82)	(11,582.43)	(3,742,67)
8	Other comprehensive income				***
	Items that will not be reclassified to profit or loss	81.79	62.10	607.82	(65.26)
	Income-tax relating to items that will not be reclassified to profit or loss	(20.59)	(15,22)	(152.93)	16,42
	Items that will be reclassified to profit or loss	(198.00)	(520.83)	(357.00)	1,059.00
	Income-tax relating to items that will be reclassified to profit or loss	49.83	131,08	89,85	(266.53)
	Total other comprehensive income	(86,97)	(342.87)	187.69	743,63
9	Total comprehensive income for the period (7+8)	(18,938,25)	(20,277.69)	(11,394.74)	(2,999.04)
10	Net (Loss)/profit after tax attributable to :-				
	Owners of the Holding Company	(18,360.90)	(20,781.62)	(11,158.90)	(4,147.67)
	Non controlling Interests	(490.38)	846 80	(423.53)	405.00
11	Other comprehensive income attributable to :-			1	
	Owners of the Holding Company	86.97	(355 87)	187,69	730 63
	Non controlling interests	i	13,00		13 00
12	Total comprehensive income attributable to :-				,,,
	Owners of the Holding Company	(18,447.87)	(21,137.49)	(10,971 21)	(3,417.04)
	Non controlling interests	(490.38)	859 FO	(423,53)	418.60
	Paid-up regulty share capital (face value of ₹ 10 each per equity share)	6,318.80	6,118.80	6,118,80	6.118.80
	Other equity as per Statement of Assets and Liabilities	-	<u> </u>	3,96,675,03	4.08.175.93
15	(Loss)/Earnings per share (EPS) (face value of \$ 10 each per equity share)			į	
	*(EPS for the half year ended not annualised)	Telephone Control of C	ļ <u> </u>		
	(1) Basic (amount in ₹)	(30.01)		(15.24)	[6.75]
	(2) Diluted (amount in 3)	(30.01)	(33.96)	(18.24)	(6.7%)





Note 1: Consolidated Statement of Assets and Liabilities as at 31 March 2021		(Amount in Flakh
Particulars	As at 31 March 2021 (Audited)	As at 51 March 2020 (Audited)
A ASSETS	}	
i. Financial assets	1,01,408,41	1,99,091.4
Cash and cash equivalents	35,130 04	38,724 6
Other bank balance		
Receivables	9,824 64	13,115.1
(i) Trade receivables	6,289.34	5,865.1
(ii) Other receivables	4.08,982.24	4,79,856.5
Loans	1,38,104.65	58,753.9
Investments	37,143,20	85.855,1
Other financial Assets	7,36,882,52	9.81,262.1
Total financial assets	7,500,000,00	17,17 492 - 12.1
2, Non-financial assets		
inventories	15,738,26	13,398,0
Current tax assets (net)	13,001.61	7,950
Deferred tax assets (net)	6.199.94	6,746.3
Property, plant and equipments	12,154.47	22.820
Right-of-use asset	380.46	542
Intengible assets under development		3,586
Goodwill	6,482,97	9,578.
Other intangible assets	7,692.29	9,378, 26,933.
Cither non-financial assets	32.543.21 94,193.21	20,933, 91,555,
Total pen financial seeds		9,72,817.
Tetal assets	8,31,075.73	7,72,917.
B LIABILITIES AND EQUITY		
LIABILITIES	1 1	
1. Financial Liabilities	1 1	
a) Payables	1	
Trade payables		_
(i) total outstanding dues of micro enterprises and small enterprises		2
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	5,264.53	7,205.
Other payables	1	
(i) total outstanding dues of micro enterprises and small enterprises		
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	9,023.78	3,398.
(a) loss outsianing dues of Cleaners obtains and the Company of th	77,060.33	80,427.
Borrowings (other than debt securities)	2,74,058 34	4,05,047.
Lease liabilities	13,398.66	24,107
Other financial liabilities	38,796 64	17,843
Total fluencial litabilities	4,17,602.28	5,38,031.
2. Non-financial liabilities	38.03	
Current tax Iubilities (net)	2,293.58	2,684
Provisions		-,
Deferred tax liabilities	1,836.04	6.163
Other non-financial liabilities	4,167,65	B.R4A
Total non financial Habilisten		
3 EQUITY	6.118 80	6,178
Equity share capital	3,96,675,03	4,09,175
Other equity		4,14,294
Equity attributable to the owners of the Holding Company	4,02,793.83	11.642
	6.511.97	
Non controlliny interests		
Non controlling interests Total equity	4,09,305.60 8,31,075.73	4,25,937 9,72,817





- 2 The name of the Holding Company has been changed from 'Indiabull's Consumer Finance Limited' to 'Dhani Losns and Services Limited' with effect from 7 July 2020 in order to align its business roviding technology enabled subscription based healthcare and transaction finance services, through its Dhani App
- Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) ("DLSL", the Company", the Holding Company") and its subsidiaries are together referred to as 'the Group' in the following notes. These Audited standslone financial results of Dhani Loans and Services Limited (formerly known as Indiabulis Consumer Finance Limited) ("DLSL", the Company" for the year ended 31st March 2021 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 18 June 2021. These results have been prepared in accordance with the requirement of Regulation 52 of the Securities and Exchange Board of India (SBBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended).
- amended).

 4. Consequent to the outbreak of the COVID-19 pandemic, the Indian Government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restriction of business and individual activities fed to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. This may lead to a rise in the number of borrower defaults and consequently an increase in corresponding provisions. The extent to which COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's performance and will depend on ongoging as well as future developments which are highly uncertain, including, among other things, only new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government mandated or elected by us.

 The Company has recognized provisions as on 31 March 2021 towards its loan assets, based on the information available at this point of time. In accordance with the expected credit loss method

manutated or elected by us.

The Company has recognized provisions as on 31 March 2021 towards its loan assets, based on the information available at this point of time, in accordance with the expected credit loss method. The Company believes that it has considered all the possible impact of the known events arising out of COVID-19 pandemic in the preparation of financial results. However, the impact assessment of COVID-19 is a continuing process given its nature and duration. The Company will continue to monitor any material changes to future economic condition.

The Company's capital and liquidity position remains sufficient and would continue to be the focus area for the Company; accordingly, the Company does not expect a stress on its liquidity continue to the company in the company of the company does not expect a stress on its liquidity.

5 During the year rented 31 March 2011, the Holding Company has remed and allotted non-convertible deliventures or follows:

Particulars	Amount	Date of listo	Dateot	listing	Date of Redemption
Particulars	(f in takh)		NSII	BSE	
Non-convertible delembates (NCDV)- Privately placed*	50,000,00	18 September 2070	Q1 (Xtober 2020	06 October 2020	17 December 2020
Non-convertible debentures ('NCDs')- Privately placed	2,500.00	17 November 2020		26 November 2020	N,A.

**These NCDs are secured by way of first ranking part passo charge by way of hypothecation on all the current assets including investments) of the Holding Company flexib present and future and current and future lean assets of the Holding Company and all monies receivable thereunder, such that with a minimum security cover of 125 times is maintained till the Maturity/Redemption of the Debentures from its standard assets loan portfolio.

6 During the year, to relieve COVID-19 pandemic related stress, the Company has invoked resolution plans for eligible borrowers based on the parameters laid down in accordance with the one time restructuring policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on 6 August 2020

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	(A)	(B)	(C)	(D)	(F)
Type of borrower	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal Losus	2,95,588	31,484.90	ù.	4	2,161.46
Corporate persons*	•			,	
Of which, MSMEs	-	-			,
Others	F				
Tetal	2,85,568	31,484.90		-	2,161.46

(ii) Disclosures pursuant to RBI Notification RBI/2020-21/17 DOR No.BP.BC/3/21.04 048/2020-21 dated 05 August 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSMS) sector - Restricturing of advances having exposure less than or equal to ₹25 (100€s)

Type of borrower	restructured	(Amount in 7 Lakh)
MSMEA	977	358.94
Total	97	358.94

- The Government of India, Ministry of Finance, vide its notification dated 23 October 2020, had announced COVID-19 Relief Scheme ("the Scheme") for grant of exgratta payment being difference between compounded interest and simple interest for six months period from 3 March 2020 to 31 August 2020 to eligible borrowers as per the Scheme. The management has credited the differential interest in the borrower accounts in line with the requirement of the Scheme and does not have any impact on the financial results. The Company have received the entire amount from Government of India on 31 March 2021.
- from Government of India on 31 March 2021.

 In view of the Honourable Supreme Court of India interim order dated September 3, 2020 (Public Interest Litigation (PIL) by Cajendra Sharma Vs Union of India & ANR), no additional borrower accounts were classified as impaired (non-performing assets (NPA)), which were not declared non-performing till August 31, 2020. Besis the said interim order the Company had not classified any additional borrower account as NPA as per RBI or other regulatory prescribed norms, after August 31, 2020 which were not NPA as of August 31, 2020. The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021, In accordance with the instructions in paragraph 5 of the RBI circular dated April 07, 2021 issued in this connection, the Company has complied with the asset classification of borrower accounts as PPA the counts are per the extant RBI instructions / IRAC norms, without considering any standard in asset classification and also done staging of the borrower accounts in accordance with the ECL model/framework under IndAS in the financial statements for the half year and year ended March 31, 2021.





9 The figures for the half-year ended 31 March 2021 and 31 March 2020 are the balancing figures between the audited figures in respect of full financial year ended 31 March 2021 and 31 March 2020 respectively and the published half-year ended 30 September 2020 and 30 September 2019 respectively, which were subject to limited review by the statutory auditors

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.

For the year ended.

risks and returns and the internal business reporting systems	Fer six ment	a perited	For the year		
	31 March 2021	31 March 2020	31 March 2021	31 March 2020	
Particulars	(Unaudited)	(Unaudited)	(audited)	(audited)	
Seguient revenue	5,490,93	7,721.11	10,472.76	13,572	
Broking and related activities	37,417.80	1,29,491.35	1,04,381.07	2,57,961	
Financing and related activities	225.60	177.25	293.40	40	
Dihera		1,37,389,71	1,15,147.23	2,71,94	
otal	63,134.33	(3,161.74)	(232.88)	(4.03	
otal ese leter tegment revenue		1,34,227,97	1.14.914.35	2,67,90	
fotal revenue from operations	43,134,33	1,34,221,31			
egment results			1		
rollt before tax and interest expense		(2004.23)	3,781,54	2,00	
folit beides for stid interest exhering	551.57	(2,764.32)	(13,433 01)	4.3	
troking and related activities	(21,568.16)	(21,217.51)	175.00	1	
inancing and related activities	163.68	(8.97)	(9,476,47)	6,5	
Others	(20,792.91)	(23,990.80)	2.301.51	11.7	
Total	2,040.08	4,682,70	(710.94)	(5	
i) Less: Interest expense	(354.76)	(261,84)		(5,8	
ii) (Less)/Aild: Other unatlevable income / (expenses)	(23,187.75)	(28,935.34)	(12,489,32)		
Profity (Lose) before tax				1.30.1	
Segment assets	95,687.12	1,30,139.74	95,687.12	8,16,9	
troking and related activities	6,96,129.37	8,16,917.74	6,95,120.37	a,16,5 25,5	
Financing and related activities	39,268 24	25,760 27	39.268.24		
Unaffecable segment assets	8,31,075.73	9,72,817.75	8,31,075.73	9,72,5	
Tetal					
Segment liabilities	18.825.97	11,814.73	18,825.97	11,8	
Broking and related activities	4,02,892.76	5.34,975.74	4,02,892,76	5,34,9	
Financing and related activities	51.20	59.72	51.20		
Briellocable segment liabilities	4.21,769.93	5,66,880.19	4,21,769.93	5,46.1	
Total	9,21,709.33				
Capital employed (segment assets - segment liabilities)	76.861.15	1,18,325.01	76,861,15	1,18,	
Broking and related activities	2,93,227.61	2.81,942.00	2,93,227.61	2,81,5	
Financing and related activities	39.217.04	25 670 55	39,217 04	25)	
Unallocable capital emoloved		4.23,937,56	4.09.305.80	4,25,	
Total	4,09,305.80	427,3720 [

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 Delht - 110001 (CIN: U74899DL1994PLC062407)

Place : Mumbai Date : 18 June 2021 For uniform behalf of Board of Directors

Pinank Shah CEO & Whole Time Director

(11)

end Services Innited

Additional disclosures as per regulation 52 (4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015:

A Credit Rating and change in Credit Rating (if any):

Nun-convenible debeniums	3.000 Cross	BIVE AA/Staltie
lank Laun-Long Term	4.000 Cross	BYE AA/Suble
The Ruling details from INTOMERICS Rulings is as under:	The same	
.ong-Term Fund based Facilities for Term Loan & Cash Credit	1.000 Crate 2.500 Crate	IVR AA/ Stable IVR AA/ Stable
ha Rilling details from CARI Ratings is as under		
wang & Short term bank facilities	10,000 Crose	CARE A1; Sable / CARE A14
Non-convertible debentures Public Issuance of Secured Redeemable Non-Convertible Debentures	2.400 Crose	CARE A+: Stable

B Asset Cover available, in case of non-convertible debt securities: Not applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

C Debt-Equity Ratio as on 31st March 2021: 0 86 times

a regions our orne for the basiness of turblast and telestica, by spice pro-	been paid or not for the year ended on 31 March 2021 are as u	Park of the Park
Increase at near-critical reductions	Due Date for Payment of Interest	Date of Payment of Interest
10.6% Secured redeemable rest convertible debenture	14 November 2019	14 November 2019
(ISIN-INE614X07100) 10.75% Secured tedeenuble non-convertible debenture		
(BS14+ INE614X07027)	08 March 2021	06 March 2021
Non-convenible debentures redeemable at premium (ESIN- INE-14/107035)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
	08 April 2020	04 April 2020
	68 May 2020	06 May 2020
	C8 June 2020	06 June 2020
	C8 July 2020	07 July 2020
0.40% Secured redeemable non-convertible debenture	03 August 2020	07 August 2020
ISIN- INES14X07043)	08 September 2020 08 October 2020	07 September 2020
	05 November 2020	08 October 2020 07 November 2020
	68 December 2020	08 December 2020
	CB January 2024	08 January 2021
	128 February 2021	06 February 2021
0.90% Secured redeemable non-convertible debenture	08 March 2021	06 March 2021
SIN- INE614X07050)	08 March 2021	06 March 2021
lon-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
SIN- INE614X07068)	31st March 2021	31st March 2021
, white	08 April 2020	04 April 2020
	08 May 2020	06 May 2020
	08 June 2020	06 June 2020
	D8 July 2020	07 July 2020
50% Secured redeemable non-convertible debenture	08 August 2020	07 August 2020
Fire-INE614X07076)	08 September 2023	07 September 2020
	08 October 2020	68 Cetober 2020
	08 November 2020 08 December 2020	07 November 2030
	08 January 2021	08 December 2020 08 January 2021
	C8 February 2021	06 February 2021
	08 March 2021	06 March 2021
00% Secured redeemable non-convertible debenture IN- INEX14X070841	05 March 2021	06 March 2021
on-convertible debentures redeemable at premium SIN- (NE614X07092)	Not applicable during year ended	Not applicable during year ended
60% Secured redeemable non-convertible debenture	31st March 2021	31st March 2021
5IN- INEST4X07118)	14 November 2019 18 December 2019	14 November 2019
nt-convertible debentures redeemable at premium IN- INE614X07126)	31 July 2020	18 December 2019 31 July 2020
.27% Secured redeemable non-convertible debenture SIN- INE614X07134)	27 June 2020	Z6 June 2020
on-convertible debentures redeemable at premium SIN- INE614X07142)	Not applicable during year ended	Not applicable during year ended
MAT HATOLEYOU ASS	31st March 2021	31st March 2021
	27 April 2020	24 April 2020
	27 May 2020	26 May 2020
	27 June 2020 27 July 2020	26 June 2020
	27 August 2020	24 July 2020
% Secured redeemable non-convertible debenture	27 September 2020	26 August 2020 24 September 2020
N-INE614X07159)	27 October 2020	26 October 2020
	27 November 2020	27 November 2020
	27 December 2020	24 December 2020
	27 January 2021	27 January 2021
	27 February 2021	26 February 2021
1 % Secured redeemable non-convertible debenture	27 March 2021	26 March 2021
N- INE614X07167)	27 June 2020	26 June 2020
n-convertible debentures redeemable at premium N- INE614X07175)	Not applicable during year ended 31st March 2021	Not applicable during year ended
	316t March 2021 27 April 2020	31st March 2021
	27 April 2020 27 May 2020	24 April 2020
	27 May 2020 27 June 2020	25 May 2020
	27 Julie 2020 27 Julie 2020	26 June 2020 24 July 2020
28 Comment of the contract of	27 August 203)	24 July 2020 26 August 2020
3% Secured redeemable non-convertible debenture N- INE614X07183)	27 September 2020	24 September 2020
4-1140014701/103)	27 Oktober 2020	26 Cctober 2020
	27 November 2020	27 November 2020
	27 December 2020	24 December 2020
	27 Januáry 201	27 January 2021
	27 February 2021 27 March 2031	26 February 2021 26 March 2021





10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)	27 June 2020	25 June 2020
Non-convertible debeniures redeemable at premium		
(451N-1NE614X07209)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07217)	10-Oct-20	69-Oct-29
10,12% Secured redeemable non-convertible debenture (ISIN-INE614X07225)	DG September 2020	05 September 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
	06 April 2020	04 April 2020
	06 May 2020	05 May 2000
	06 June 2020	06 June 2020
	06 falv 2020	04 July 2020
	06 August 3021	05 August 2020
281% Secured redeemable non-convertible debenture	96 September 2020	05 September 2020
(SIN-INE614X07241)	06 October 2020	
	96 November 2020	05 October 2020
	05 December 2020	05 November 2020
	06 January 2021	tii December 2010
	06 February 2021	06 January 2021
	06 March 2021	05 February 2021
2.27% Secured redeemable non-convertible debenture		06 March 2021
SIN-INE614X07258)	06 September 2020	05 September 2020
lon-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
SIN-INE516X07266)	31st March 2021	31st March 2021
	06 April 2020	04 April 2020
	On May 2020	05 May 2020
	06 June 2020	06 June 2020
	06 July 2020	04 July 2020
	© August 2020	05 August 2020
04% Secured redeemable non-convertible debenture	06 September 2020	05 September 2020
SIN-INE614X07274)	05 October 2020	63 October 2020
	06 November 2020	Go Navember 2020
	06 December 2020	05 December 2020
	06 January 2021	
	06 February 2021	06 January 2021
	16 March 2021	06 February 2021
.52% Secured resteemable non-convertible depenture	06 September 2020	06 March 2021
itN-INE614X07282) m-conversible debentures redeemable at premium	·	05 September 2020
IN- INE614X07290)	Not applicable during year ended	Not applicable during year ended
0 % Secured redeemable non-convertible debenture	31st March 2021	31st March 2021
SIN-INE614X07308)	17 December 2020	17 December 2020
50 % Secured redeemable non-convertible debenture SIN- INE614X073161	Not applicable during year ended	Not applicable during year ended
11. 11.00.000.010)	31 et March 2021	31et Meech 2021



Province due date for the respect of principal and whether the same has Details of Non-Convertible Debenture	Principal amount	Due Date for Payment	
	(7 in lakh)	- na nera int saleus	Date of Payment
10.75% Secured redeemable non-convertible debenture (ISIN-INE614X07027)	37,747.10		
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,465.79		
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	3,249.81		
10 90% Secured redeemable non-convertible debenture (ISIN-INE614X0/050)	7,553,69	Not applicable during	Not applicable disease and a
Non-convertible debentures redeemable at premium (ISIN- INESI 4X07068)	2,358,42	year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.50% Secured redeemable non-convertible debenture (ISIN-INE614X07076)	4,700 84		
I1.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	2,607.12	***************************************	
Non-convertible debentures redeemable at premium (SIN- INE614X07092)	1,937.76		
Non-convertible debentures redeemable at premium ISIN- INES14X07126)	1,241.54	31 July 2020	31 July 2020
10.27% Secured redeemable non-convertible debenture ISIN-INE614X07134)	718.22		
Non-convertible debentures redeemable at premium ISIN- INE614X07142)	348.00		
.95% Secured redeemable non-convertible debenture ISIN- INE614X07159)	1,237 09		
0.41% Secured redeemable non-convertible debenture SIN-1NE614X07167)	1,220.95	Net applicable during	No.
ion-convertible debentures redeemable at premium SIN- INE614X07179)	427.80	3 ist March 2021	Not applicable during year ended 31st March 2021
0.13% Secured redoemable non-convertible debenture SIN-INE614X07183)	1,564 25		
0.61% Secured redeemable non-convertible debenture SIN-INE614X07191)	1,280 03		
on-convertible debentures redeemable at premium SIN- INE614X07209)	438,56	-	
on-convertible debentures redeemable at premium SIN-INE614X07217)	5,903.47	10 October 2020	09 October 2020
0.12% Secured redeemable non-convertible debenture SIN-INE614X07225)	121,29		
on-convertible debentures redeemable at premium SIN-INE614X07233)	49,10		
81% Secured redeemable non-convertible debenture 81N- INE614X07241)	297.04		
27% Secured redeemable non-convertible debenture IN-INE614X07258)	224.70	Not applicable during	
on-convertible debentures redeemable at premium IN- INE614X07266)	85 56	year ended 31st March 2021	Not applicable during year ended 31st March 2021
05% Secured redesmable non-convertible debenture IN- INE614X07274)	379.07		
52% Secured redeemable non-convertible debenture IN- INE614X07282)	1,180,99		
n-convertible debenhires redeemable at premium IN- INE614X07290)	103 62		
0 % Secured redeemable non-convertible debenture IN- INE614X07308)	50,000 00	17 December 2020	17 December 2020
0 % Secured redeemable non-convertible debenture IN- INE614X07316)	2,500,00	Not applicable during year ended	Not applicable during year ended 31st March 2021





recins at resist orderings Depending	ng with the amount of interest and the re Principal amount/ interest amount (C in takh)	Due Date for Payment	Type (Principal/Interest)	Status
10.7% Secured redecemble nen-convernible debeniure (ISTN-INEx14X07027)	37,242.10	08 May 2021	Priisigsi)	Not ye
Non-convenible delientures redeemable at prentium	678.16 2,465.79	68 May 2021 08 May 2021	Intérest Principal	Nid ye
15IN- INEAN(0005)	611.57	08 May 2021		Not ye
0.40% Secured redscumble newsconvenible debenune (SDA: INE614X07043)	3,219,81	08 Alay 2012	Principal	Not ve
DIRE INEGIANIZAS)	28.71 27.73	08 April 2021		Not ye
	23.71	03 May 2021 03 June 2021	Interest Interest	Noi ye
	27.78	08 July 2021	Interest	Nai ye Noi ye
	26.71	(id August 2021	Interest	Not ye
	28.71	08 September 2021	Interest	Net ye
	78.71	08 (X tober 2021 08 Hovember 2021	Interest Interest	Not se
	27.78	(3 December 2001	Interest	Not ye
	28.71	(8 January 2022	Interest	Not ye
	28.71	08 February 2022	Interest	Not be
	25,93 28,71	08 March 2022 08 April 2022	Interest	्रिस ४४
	27.73	Of May 2022	Interest Interest	Not ye
0.90% Secured redeemable non-conventible debenture	7.553.69	08 May 2022	Principal	Not ye
SIN- INE614X07050)	823.33	08 March 2022	Interest	Not ye
ion-convertible debentures restremable at premium	137,60	68 May 2011	Interest	Not ye
SIM- INE614X07035)	2,3%,42 915,77	68 Alay 2022	Principal	Not ve
0.50% Secured redeemable non-convertible debenfure	4,760,84	08 May 2022 08 May 2024	Premient on redemption	Mot yet
5IN-INE614X07076)	41.92	68 April 2021	Principal Interest	Not ye
	4057	09 May 2021	Interest	Not yet
	41.92	08 June 2021	interest	Not vei
	40.57 41.92	08 July 2021	Interest	Not ye
	41.92 41.92	08 August 2021 08 September 2021	Interest Interest	Not ye Not ye
	40.57	CS October 2021	Interest	Not ye
	41.92	88 Navember 2021	Interest	Motivel
	4057	0s December 2021	lúterési.	Not yet
	41.92 41.92	GF January 2022 GB February 2022	Interest	Not vei
	37.86	08 March 2022	Interest Interest	Not yet
	41.92	06 April 2072	Interest	Not ye
	4057	(S May 2022	Interest	Not ye
	41.92	(38 June 2022)	Interest	Not es
	40.57 41.92	05 July 2022	Interest	Not ye
	41.92	08 August 2022 08 September 2022	loterest	Not ye
	4057	68 October 2012	Interest Interest	Not yet Not yet
	41.92	08 November 2022	Interest	Not sel
	40.57	(8 December 2022)	Interest	Not ve
	41.92	OS January 2017)	Interest	Not yet
	41,92 37.86	68 February 2023 68 March 2023		Not yet
	41.69	09 April 2023	Interest Interest	Net ve Net ye
	40.45	(8 May 3)21	Interest	Not ve
	41.51	65 bins 2021	Interest	Not ve
	40.46	08 July 2023	Interest	Not ye
	41.81	ti8 August 2023 08 September 2023	Interesi	Not ye
	40 45	06 Cytober 2023	Interest Interest	Not ye
	41.81	tiá Novetober 2023	Interest	Not ye
	40.46	08 December 2023	Intensal	Not ye
	61.81	68 January 2024	Interest	Not ve
	41.61	08 February 2024 08 March 2024	Interest	Not ye
0% Secured redeemable turn-convertible debenture	2,607,12	09 March 2024	Interest Principal	Not ye
N- (NE614X07084)	25678	08 March 2022	Interest	Not ye Not ye
•	286.78	08 ktarch 2023	Interest	Not ye
Convertible delentures redeemable at premium	286 83	08 March 2024	Interest	Not ye
V-INES14X07092)	1,937.76 1,329.81	08 March 2024	Principal Principal	Not ye
7% Secured redeemable non-convertible debenture	718.22	08 March 2024 27 June 2021	Premium on redemption Principal	Not ye
V- (NPS(4X07134)	73.76	27 June 2021	Interest	Not ye Not ye
-convertible debentures redeemable at premium 4- INE614X07142)	348.00	27 June 2021	Principal	Not ye
5 Secured redeemable ron-convertible debendure	75.11	27 June 2021	Premium on redemption	Not ye
- INE614X07159)	1,237,69	27 June 2022	Principal	Not ye
	10.12	27 April 2021 27 May 2021	Interest Interest	Not ve
	10.45	27 June 2021	Interest	Not re Not ye
	10.12	27 July 2021	Interest	Not ye
	10.45	27 August 2021	Interest	Not ve
	10.45	27 September 2021	Inherest	Not ye
	10.45	27 October 2021 27 November 2021	Interest Interest	Not ye
	10,12	27 December 2021	Interest	Not ye Not ye
	10.45	27 January 2022	Interest	Not ye
	10.45	27 February 2022	Interest	Not ye
	9.44	27 March 2022	Interest	Not ye
	10.45	27 April 2022	Interest	Not ye
	10,12	27 May 2022	listeresi	Not yet
S Secured redeemable non-convertible debenture	1.220.95	27 June 2022 27 June 2022	Indress	Not yet
₹- INE614X07167)	127.10	27 June 2023	Principal Interest	Not yet Not yet
Annual State	127.10	27 June 2022	Interest	Not yet
-Convertible debendures redremable at premnum I- INEG14X07175]	427.80	27 June 2022	l'rincipa!	Not ye
or an amora wreally \$4.35	147.99	27 June 2022	I'cemsim on redomption	Not yet





10.13% Secured redeemable non-convertible debenture	1,544.28	27 June 2024	Petrangal	Mot yet due
(ISIN-INE614X07183)	13.46	27 April 2021	Interest	Not yet day
	13.02	27 May 2021	Interest	Not vet due
	13,46	27 June 2021	Interest	Not yet due
	13.02	27 July 2021	Interesi	Not vet due
	13.46	27 August 2021	Interest	Not yet due
	13.46	27 September 2021	Interest	Not vet due
	13.02	27 October 2021	legréfal	Not vet due
	13.46	27 Newensher 2021	Indepest	Not vet due
	1302	27 December 2021	Interest	Not yet due
	19.46	27 January 2022	literesi	Not yet due
	13.46	27 February 2022	Interést	Not yet due
	12,16	27 March 2022	Interest	Not yet due
	13.46	27 April 2022	Interesi	Not yet dae
	13.02	27 May 2022	interest	Not yet due
	13.46	27 June 2022	Interest	Not yet this
	13.02	27 July 2022	Interest	Not yet due
	13.46	27 August 2022	Interest	Not yet das
	13.46	27 September 2022	Interest	Not yet due
	13.62	21 October 2022	Interest	Not yet dur
	13.46	27 November 2022	Interest	Not yet dur
	13.02	27 Dryember 2022	Interest	Not yet due
	13.46	27 January 2023	Interest	Not vet due
	13.46	27 February 2023	Interest	Not yet dur
	12.16	27 March 2023	Interest	Not vet due
	13.43	27 April 2023	interest	Not vet duc-
	12.99	27 May 2023	Interest	Not yet dae
	13.42	27 June 2023	Interest	Not yet due
	12.99	27 July 2023	Interest	Not yet due
	13,42	27 August 2023	Interest	Not yet due
	13.42	27 September 2023	Interest	Not yet due
	12.99	27 October 2023	[oterest]	Not yet dise
	13.42	27 November 2023	Interest	Not yet due
	12.99	27 December 2023	Interest	Not yet due
	13.42	27 January 2024	Interest	tent yet diae
	13.42	27 February 2024	Interest	Not yet dae
	1256	27 March 2024	Interest	Not yet due
	13.45	27 April 2024	Interesti	Not yet due
	13.02	27 May 2024	Interest	Not yet due
	13.46	27 June 2024	Interest	Piot yet date



				
10.61% Secured redeemable post-convertible debenture	1,25063 13381	27 June 2024 27 June 2021	Principal Interest	Not yet di
(ISIN-INE614X07191)	135.81 135.81	27 Junto 2021 27 Junto 2022		
	1,35,72	27 June 2023		
	135.90	27 June 2024	Interest	Not yet di
Non-convertible debentures redeemable at premium	438.56	27 june 2024	Principa!	Not yet di
(ISIN-INE6)4X07269)	257.62			Not yet de
10.12% Secured redeemable non-convertible debenture	121.29 12.27			Not yet di
(ESN-INEA48/0725) Non-convertible debentures redeemable at premium	45.10	0s September 2021 (v. September 2021	Interest Pelocipal	Not yet da Not yet da
(SIN-1NE614X07233)	10.22	Do September 2021	Premium on redemption	Not yet de
9.81% Secured redeemable non-convertible debenture	297.04	96 September 2022	Principal	Noi yet de
(ISIN-INE614X07241)	247	Do April 2021	Interest	Not yet du
	2.60	06 May 2021	Interest	
	247	Où June 2021	laterest	
	240	06 July 2021 46 August 2021	Interest Interest	
	2.47	16 September 2021		Not yet di Not yet di
	2.40	06 October 2021	Interest	Not yet di
	2.47	Di Navembar 2021	Interest	Not yet th
	2 4(1)	the December 2021	Interest	Not vet de
	2 47	06 Isnuary 2022	Interest	l'dit yet di
	2.47	06 February 2022 06 March 2023	Interest Interest	
	2.47	06 April 2022	Interest	Not yet de Not yet de
	240	06 May 2022	Interest	Not yet di
	2.47	(% lune 2022	lidered	Not yet de
	2.40	this July 2022	Interest	Mot vet d
	247	06 August 2022	Interesi	
10.27% Secured redeemable non-convertible debenture	247 22470	Ro September 2022 06 September 2022	Interest Principal	
ISIN-INE614X07258)	23.08	Objective 2021	Interest	Not yet de
	23.00	06 September 2022	Interest	Not yet d
Kost-convertible debendures redremable at premium	83.50	De Septendier 2022	Principal	
ISIN-INE614X(7266)	29.13	06 September 2022		Not yet d
0 04% Secured redeemable non-convertible debenture	379.07	06 September 2024	Principal	
SIN- INE614X07274)	123 3.13	06 April 2021	Interest	
	323	06 May 2021 06 June 2021	Interest Interest	Not yet d Not yet d
	3.13	06 July 2021	Internal	
	3.23	D6 August 2021	Interest	Not yet d
	3.23	06 September 2021	Interest	Not yet d
	3,13	6% October 2021	loterest	Nat yet d
	3.23	05 November 2021	Interioral	Not yet d
	3.13	le December 2021	<u>latorest</u>	
	323	06 January 2022 06 February 2022	Interest Interest	
	2,92	96 March 2022	Interest	
	3.23	06 April 2022	Interest	Not yet de
	3,13	06 May 2022	Interest	
	323	06 June 2022	Interest	
	3.13 3.23	06 July 7022	Interni	Not yet d
	3.23	0a August 2022 0a September 2022	Interest Interest	Heat vel d Not yet d
	3.13	04 October 2022	lnientsi	
	323	05 November 2022	Înistest	
	3.13	D6 December 2022	Interest	Not yet d
	3.23	to Jaranary 2023	Interest	Not yet a
	3.23	On February 2021	Interest	Net yet d
	2.92 3.23	06 March 2023 06 April 2023	Interest Interest	Not yet d
	312	00 May 2023	Interest	Not yet d Not yet d
	3.12	06 June 2023	Irderest	Not vet d
	3.12	06 July 2023	Interest	Not yet d
	412	06 August 2023	Interesi	Not yet d
	3,23	lis September 2023	lutetea	Not yet d
	3.12	06 October 2023	Interest	
	3.22 3.12	66 November 2023 06 December 2023	Intenssi Interest	
	3.22	06 Jaintary 2024	Interest	
	322	06 February 2024	interest	
	3.02	On March 2024	Interest	Not yet d
	3,23	06 April 2024	Interest	Not set d
	313	06 May 2024	Interest	Not yet d
	323	0s June 2024 0s July 2024	Interest Interest	Not yet d
	3.13	06 July 2024 06 August 2024	Interest Interest	
	323	06 September 2024	Interest	Not yet d
52% Secured redeemable non-convertible debenture	1,180,99	tie September 2024	(Principa)	
HN- INE614X07782)	124.24	fié Segitember 2021	Interest	िर्वत पुरुष त
	124 24	i% September 2022	Inserest	Not yet o
	124,69	06 September 2023	Interest	Not yet a
on-convertible debeniures redeemable at premium	124.39	On September 2024	hiteresi	Not yet d
arcorreruse dependires regennable at premium	163.62 67.18	06 September 2024 06 September 2024	Principal	
			Premium on redemption	Not yet d
5IN- INE614X07290)				
SIN- INE614X07290) 50 % Secured redeemable non-convertible debenture SIN- INE614X07316)	2,500,00 2,7750	17 May 2027 17 November 2021	<u>Principal</u> Interest	Not yet d

G Debt service coverage ratio: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

- H Interest service coverage ratio: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- I Outstanding redeemable preference share (Quantity and Value) Not applicable.
-] Capital redemption reserve/debenture redemption reserve: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India
- K Net Worth for the year ended on 31st March 2021 ; ₹ 4,09,365.80



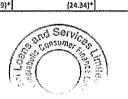




Dhani Loans and Services Limited (Formerly known as Indiabulls Consumer Finance Limited) (CIN: U74899DL1994PLC062407)

Statement of Audited Standalone Financial Results for the Year ended 31st March 2021

					(Amount in 5 Lak
	Statement of Audited Standalone Profit and Loss				· · · · · · · · · · · · · · · · ·
	Particulars	Emergence and the second secon	nths ended	For year ended 31 March 2021	For year ended
		31st March 2021	31st March 2020	······································	31 March 2020
_		(Refer Note 10)	(Refer Note 10)	(Audited)	(Audited)
1	Revenue from operations				
••	Interest income	29,872.64	75,443.55	80,080.85	1,75,944.9
	Dividend income		4,934.94	- 1	4,934.9
(83)	Fees and commission income	6,624.93	5,303.52	8,363.63	9,138.0
(iv)	Net gain on fair value changes	1,797.58	.	3,055.83	
(v)	Net gain/(loss) on derecogntion of financial assets	(2,980.59)	39,880.51	10,017.76	61,669.
	Total revenue from operations	35,314.56	1,25,567.52	1,01,518.07	2,51,687.
11	Other income	2,342,54		4,768.69	
11(Total Income (I+II)	37,657.10	1,25,567.52	1,06,286.76	2,51,687.
ĮV	Expenses				VICE AND THE RESERVE OF THE PERSON OF THE PE
(1)	Finance costs	19,113.02	33,394.47	43,590.94	73,966.
(#)	Net loss on fair value changes]	2,709.50	.	1,415.
(H)	Impairment on financial assets	10,968.54	67,813.11	15,393.44	81,625.
(v)	Employee benefits expense	17,187.42	19,194.43	30,348.36	41,784.
(v)	Depreciation and amortisation	1,851.44	4,272.92	5,707.22	7,802.
٠.	Other expenses	5,956.62	20,180.57	18,226.83	40,133.
,	Total expenses (IV)	56,087.04	1,47,565.00	1,13,266,79	2,45,726.
v	(Loss)/profit before Exceptional Items and tax (III-IV)	(18,429,54)	(21,997,48)	(6,980.03)	4,951.
	Exceptional items	120,423,34	(Exitative)	10,000,000	4,504.
	(Loss)/profit before Tax (V-VI)	(18,429,94)	(21,997.48)	[6,980.03]	4,961.
	Tax expense:	(16,423.54)	(22,337,40)	[0,360,03]	4,501.
	a) Current tax	/2 027 401	(3,358.95)	4,160.20	1.186
	b) Deferred tax (credit)/charge	(2,932.18)		, ,	
	<u> </u>	(2,039,67)	(3,747.67)	(5,730.46)	(1,650.
12	Net tax expense (VIII)	[4,971.85]	(7,105.62)	(1,570.26)	[464.4
	(Loss)/profit for the period/year after Tax (VII-VIII)	[13,458.09]	(14,890.86)	(5,409.77)	5,425.4
X	Other comprehensive income		1		
	I, Items that will not be reclassified to Statement of Profit and Loss	71.09	52.11	559.54	(85.8
	il. Income tax relating to items that will not be reclassified to statement of Profit or Loss	(17.89)	(13.11)	(140.82)	21.
	iii. Items that will be reclassified to statement of Profit and Loss	(198,00)	(520,84)	(357.00)	1,059.
	iv. Income tax relating to items that will be reclassified to statement of Profit and Loss	49.83	131.08	89,85	(266.
	Total other comprehensive income	(94.97)	(350.76)	151.57	728.
XI	Total comprehensive income for the period/year (IX+X)	[13,553.06]	(15,241.62)	(5,258.20)	6,153.
(H	Paid-up equity share capital (face value of 즉 10 each per equity share)	6,118,80	6,118.80	6,118.80	6,118.
m	Other equity as per Statement of Assets and Liabilities			4,11,449.07	4,17,654.
ΊV	(Loss)/earning per share (EPS) (face value of ₹ 10 each per equity share)	i i	i i	<u>-</u>	
	*(EPS for the six months not annualised)				
	- Basic (amount In ₹)	(21.99)*	(24.34)*	(8.84)	8.
	- Dijuted (amount in %)	(21.99)*	(24.34)*	(8.84)	8.





Notes to the Audited Standalone Financial Results:

		(Amount in Tiski
Particulars	As at	As at
	31 March 2021	31 March 2020
	(Audited)	(Audited)
A. ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	99,614.37	1,96,686.
(b) Bank balances other than (a) above	24,285.85	33,798.
(c) Loans	3,72,117.95	4,17,954.
(d) Investment	2,40,940.47	1,93,991.
e) Other financial assets	8,373.27	52,199.
Total financial assets	7,45,331.31	9,94,631.
2 Non-financial assets	The state of the s	
a) Current tax assets (net)	12,569.45	9,093.
b) Deferred tax assets (net)	10,478.57	4,799.
c) Property, plant and equipment	6,012.79	6,308.
d) Right-of-use assets	12,146.89	22,095.
e) Intangible assets under development	380.46	542.
f) Other Intangible assets	4,465.36	4,879.
g) Other non-financial assets	4,219.81	12,031.
Total non-financial assets	50,273.33	59,749.
Total Assets	7,95,604.64	9,54,381.
B LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial ilabilities	'	
a) Payables		
(i) Trade payables		
Total Outstanding Dues of micro enterprises and small enterprises	.	*
Total Outstanding Dues of Other than micro enterprises and small enterprises	3,785.46	5,323.
(ii) Other payables	"	5,525
Total Outstanding Dues of micro enterprises and small enterprises	_	
Total Outstanding Dues of Other than micro enterprises and small enterprises	9,114.93	3,009.8
b) Debt securities	77,060.33	-
- 1	1 .	80,427.1
Borrowings (other than debt securities)	2,38,793.37	3,96,999.5
d) Lease liabilities	13,389.88	29,343.
Others financial liabilities Total financial liabilities	32,391.61 3,74,535.58	13,698. 5,23,801.
Non-financial Rabilities		
a) Provisions	2,144.46	2,441.
Other non-finencial liabilities	1,356.73	4,364.
Total non-financial liabilities	3,501.19	6,805.4
s EQUITY		
a) Equity share capital	6,118,80	6,118.
Other equity	4,11,449.07	4,17,654.
Total Equity	4,17,567.87	4,23,773.
Total Liabilities and Equity	7,95,604.64	9,54,381.





- 2 The name of the Company has been changed from 'Indiabulls Consumer Finance Limited' to 'Dhani Loans and Services Limited' ('DLSL', 'the Company') with effect from 07 July 2020 In order to align its business of providing technology enabled sunbscription based healthcare and transaction finance services, through its Dhani App.
- 3 These Audited standalone financial results of the Company for the year ended 31st March 2021 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 18 June 2021. These results have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standard) Rules, 2015 as amended by the Companies Indian Accounting Standards (Amendment) Rules, 2016 and the requirement of Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Regulations, 2015, (as amended).
- 4 The Chief Operating Decision Maker ("CODM") reviews operations and makes allocation of resources at the Company level. Therefore, operations of the Company fall under "finance and allied activities" business only, which is considered to be the only reportable segment in accordance with the provision of Ind AS 108 "Operating Segment".
- 5 Consequent to the outbreak of the COVID-19 pandemic, the Indian Government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restriction of business and individual activities led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. This may lead to a rise in the number of borrower defaults and consequently an increase in corresponding provisions. The extent to which COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's performance and will depend on ongoing as well as future developments which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.

The Company has recognized provisions as on 31 March 2021 towards its loan assets, based on the information available at this point of time, in accordance with the expected credit loss method. The Company believes that it has considered all the possible impact of the known events arising out of COVID-19 pandemic in the preparation of financial results. However, the impact assessment of COVID-19 is a continuing process given its nature and duration. The Company will continue to monitor any material changes to future economic condition.

The Company's capital and liquidity position remains sufficient and would continue to be the focus area for the Company; accordingly, the Company does not expect a stress on its liquidity situation in the immediate future.

6 During the year ended 31st March 2021, the Company has issued and allotted non-convertible debentures as follows:

	Amount	Amount Date of Issue	Date of listing		Date of recemption
Particulars	(독 in lakh)	DS(6.0) 12206	NSE	BSE	Date of Jene(() () ()
Non-convertible debentures ('NCOs')- Privately placed*	50,000.00	18 September 2020	01 October 2020	06 October 2020	17 December 2020
Non-convertible debentures ('NCDs')- Privately placed*	2,500.00	17 November 2020	25 November 2020	26 November 2020	N.A.

* These NCDs are secured by way of first ranking parl passu charge by way of hypothecation on all the current assets (including investments) of the DLSL (both present and future) and current and future loan assets of the DLSL and all monles receivable thereunder, such that with a minimum security cover of 1.25 times is maintained till the Maturity/Redemption of the Debentures from its standard assets loan portfolio.

7 During the year, to relieve COVID-19 pandemic related stress, the Company has invoked resolution plans for eligible borrowers based on the parameters laid down in accordance with the one-time restructuring policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the R0I on 6 August 2020

Neplactical professor to PRI Notification 201/2010.31/15 DOD No 89 PC/3/11 D4 049/2010.31 dated 05 Associt 7070.

(i) Disclosures pursuant to RBI Notification RBI/	(A)	(B)	(C)	(D)	(E)
Type of borrower	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before Implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the Implementation of the resolution plan
Personal Loans	2,85,598	31,484.90		*	2,161.46
Corporate persons*	-	•		<u> </u>	-
Of which, MSMEs	•				
Others	-	-			*
Total	2,85,588	31,484.90	•	-	2,161.46

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

(ii) Disclosures pursuant to RBI Notification RBI/2020-21/17 DOR.No.BP.BC/3/21.04.04B/2020-21 dated 06 August 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MASME) sector — Restructuring of advances having exposure less than or equal to ₹ 25 crores).

	Number of accounts	(Amount In ₹ Lakh)
Type of borrower	restructured	(Atmospherit Charle)
MSMEs	97	358.94
Total	97	358.94

- 8 The Government of India, Ministry of Finance, vide its notification dated 23 October 2020, had announced COVID-19 Relief Scheme ("the Scheme") for grant of exgratia payment being difference between compounded interest and simple interest for six months period from 1 March 2020 to 31 August 2020 to eligible borrowers as per the Scheme. The management has credited the differential interest in the borrower accounts in line with the requirement of the Scheme and does not have any impact on the financial results. The Company have received the entire amount from Government of India on 31 March 2021.
- In view of the Honourable Supreme Court of India Interim order dated September 3, 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Unlon of India & ANR), no additional borrower accounts were classified as impaired (non-performing assets (NPA)), which were not declared non-performing till August 31, 2020. Basis the said interim order the Company had not classified any additional borrower account as NPA as per RBI or other regulatory prescribed norms, after August 31, 2020 which were not NPA as of August 31, 2020. The Interim order granted to not declare accounts as NPA stood vacated on March 23, 2021. In accordance with the instructions in paragraph 5 of the RBI circular dated April 07, 2021 issued in this connection, the Company has compiled with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with the ECL model/framework under IndAS in the financial statements for the half yearand year ended March 31, 2021.
- 10 The figures for the half-year ended 31 March 2021 and 31 March 2020 are the balancing figures between the audited figures in respect of full financial year ended 31 March 2021 and 31 March 2020 respectively and the published half-year ended 30 September 2020 and 30 September 2019 respectively, which were subject to limited review by the statutory auditors.
- 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 : Mumbal Date : 18 June 2021 Services Limited

For and on behalf of Board of Directors

Pinank Shah CEO & Whole Time Director A Credit Rating and change in Credit Rating (If any):

The Rating datails from BRICKWORK Ratings is as under: Non-convertible debentures	3.000 Crore	BWR AA/Stable
	4,000 Crore	BWR AA/Stable
Bank Loan - Long Term		
The Rating details from INFOMERICS Ratings is as under:		
Non-convertible debentures	1,000 Crore	IVR AA/ Stable
Long-Term Fund based Facilities for Term Loan & Cash Credit	2,500 Crore	IVR AA/ Stable
ECHINA TESTIS I DATA CASTE A TOMAS CASTE A T		
The Rating details from CARE Ratings is as uniter:	10,000 Crare	CARE A+; Stable / CARE A1+
The Rating details from CARE Ratings is as under: Long & Short term bank facilities Non-convertible debentures	10,600 Crore 2,400 Crore	CARE A+; Stable / CARE A1+ CARE A+; Stable

- B Asset Cover available, in case of non-convertible debt securities: Not applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- C Debt-Equity Ratio as on 31st March 2021: 0.76 times

revious due date for the payment of interest and whether the same ha Jetalls of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest	
075% Secured redeemable non-convertible debenture SIN- INE614X07027)	08 March 2021	06 March 2021	
Sine- interface of the control of th	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021	
51N- INE014A07055)	08 April 2020	04 April 2020	
	03 May 2020	06 May 2020	
	08 June 2020	06 June 2020	
	08 July 2020	07 July 2020	
	08 August 2020	07 August 2020	
and the file of the second state of the second	08 September 2020	07 September 2020	
3.40% Secured redeemable non-convertible debenture	08 October 2020	08 October 2020	
SIN- INE614X07043)	08 November 2020	07 November 2020	
	08 December 2020	08 December 2020	
	08 January 2021	08 January 2021	
	08 February 2021	06 February 2021	
	08 March 2021	06 March 2021	
0.90% Secured redeemable non-convertible debenture	08 March 2021	06 March 2021	
SIN- INE614X07050) Ion-convertible debentures redeemable at premium	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021	
ISIN- INE614X07068)	08 April 2020	04 April 2020	
	08 May 2020	06 May 2020	
	08 June 2020	06 June 2020	
	08 July 2020	07 July 2020	
	08 August 2020	07 August 2020	
0.50% Secured redeemable non-convertible debenture	08 September 2020	07 September 2020	
SIN- INE614X07076)	08 October 2020	08 October 2020	
•	68 November 2020	07 November 2020	
	08 December 2020	08 December 2020	
	08 January 2021	08 January 2021 06 February 2021	
	08 February 2021	06 March 2021	
1.00% Secured redeemable non-convertible debenture	08 March 2021 08 March 2021	06 March 2021	
ISIN- INE614X07084) Von-convertible debentures redeemable at premium	Not applicable during year ended 31st March 2021	Not applicable during year ende 31st March 2021	
ISIN- INE614X07092) Von-convertible debentures redeemable at premium ISIN- INE614X07126)	31 July 2020	31 July 2020	
0.27% Secured redeemable non-convertible debenture ISIN- INE614X07134)	27 June 2020	26 June 2020	
ion-convertible debentures redeemable at premium iSiN-1NE614X07142)	Not applicable during year ended 31st March 2021	Not applicable during year ende 31st March 2021	





	27 April 2020	24 April 2020	
	27 April 2020 27 May 2020	26 May 2020	
	27 June 2020	26 June 2020	
	27 July 2020	24 July 2020	
	27 August 2020	26 August 2020	
.95% Secured redeemable non-convertible debenture	27 September 2020	24 September 2020	
SIN- INE614X07159)	27 October 2020	26 October 2020	
	27 November 2020	27 November 2020 24 December 2020	
	27 December 2020	24 December 2020 27 January 2021	
	27 January 2021	26 February 2021	
	27 February 2021 27 March 2021	26 March 2021	
	27 Nunet 2021 27 June 2020	26 June 2020	
0.41% Secured redeemable non-convertible debenture	27 jane 2020	20,220	
SIN- INE614X07167) Ion-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended	
ISIN- INE614X07175)	31st March 2021	31st March 2021	
SIN- INCOMMON 1737	27 April 2020	24 April 2020	
	27 May 2020	26 May 2020	
	27 June 2020	26 June 2020	
	27 July 2020	24 July 2020	
	27 August 2020	26 August 2020	
0.13% Secured redeemable non-convertible debenture	27 September 2020	24 September 2020	
SIN- INE614X07183)	27 October 2020	26 October 2020	
	27 November 2020	27 November 2020 24 December 2020	
	27 December 2020	27 January 2021	
	27 January 2021 27 February 2021	25 February 2021	
	27 Peorusiy 2021 27 March 2021	26 March 2021	
	27 June 2020	26 June 2020	
0.61% Secured redeemable non-convertible debenture	In Julie mone		
ISIN- INE614X07191) Yon-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended	
SIN-INE614X07209)	31st March 2021	31st March 2021	
Von-convertible debentures redeemable at premium	10-Oct-20	09-Oct-20	
ISIN- INE614X07217)	06 5-1-1-2020	05 September 2020	
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225)	06 September 2020	do depressiber 2020	
Von-convertible debentures redeemable at prenuum	Not applicable during year ended	Not applicable during year ended	
ISIN- INE614X07233)	31st March 2021	31st March 2021	
111111111111111111111111111111111111111	06 April 2020	04 April 2020	
	06 May 2020	05 May 2020	
	06 June 2020	06 June 2020	
	06 July 2020	04 July 2020	
	06 August 2020	05 August 2029	
.81% Secured redeemable non-convertible debenture	06 September 2020	05 September 2020	
ISIN- INE614X07241)	06 October 2020	05 October 2020	
	06 November 2020	05 November 2020 05 December 2020	
	06 December 2020	06 January 2021	
	06 January 2021 06 February 2021	06 February 2021	
	06 March 2021	06 March 2021	
	06 September 2020	05 September 2020	
0.27% Secured redeemable non-convertible debenture ISIN- INE614X07258)	00 September 2020	·	
Von-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended 31st March 2021	
ISIN- INE614X07266)	31st March 2021	04 April 2020	
	06 April 2020 06 May 2020	05 May 2020	
	06 May 2020 06 June 2020	06 June 2020	
	06 July 2020 06 July 2020	04 July 2020	
	06 July 2020 06 August 2020	05 August 2020	
0.04% Secured redeemable non-convertible debenture	06 September 2020	05 September 2020	
U.D. A. Sectived redeemable non-convertable desermane ISIN- INE614X07274)	06 October 2020	05 October 2020	
WIE 4- 19 4 WO X TAVE AN TA	06 November 2020	06 November 2020	
	06 December 2020	05 December 2020	
	06 January 2021	06 January 2021	
	06 February 2021	06 February 2021	
	06 March 2021	06 March 2021	
0.52% Secured redeemable non-convertible debenture	06 September 2020	05 September 2020	
ISIN- INE614X07282)	Not applicable during year ended	Not applicable during year ended	
Non-convertible debentures redeemable at premium ISIN- INE614X07290)	31st March 2021	31st March 2021	
9.00 % Secured redeemable non-convertible debenture	17 December 2020	17 December 2020	
(ISIN-INE614X07308)	Not applicable during year ended	Not applicable during year ended	
9.50 % Secured redeemable non-convertible debenture	Not applicable during year encied	Tree approcass assembly	





E Previous due date for the payment of principal and whether the same has been paid or not for the year ended 31st March 2021 are as under.

Frevious due date for the payment of principal and whether the same h	as been paid or not for the year	Due Date for	Date of Payment
Details of Non-Convertible Debenture	Principal amount (₹ in lakh)	Payment Payment	Date of Layment
10.75% Secured redeemable non-convertible debenture (ISIN- INE614X07027)	37,747.10		
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,465.79		
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	3,249,81		
10.90% Secured redeemable non-convertible debenture (ISIN- INE614X07050)	7,553.69	Not applicable during year ended	Not applicable during year ended
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	2,358.42	31st March 2021	31st March 2021
10.50% Secured redeemable non-convertible debenture (ISIN- INE614X07076)	4,700.84		
11.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	2,607.12		
Non-convertible debentures redeemable at premium (JSIN- INE614X07092)	1,937.76		
Non-convertible debentures redeemable at premium (ISIN- INE614X07126)	1,241.54	31 July 2020	31 July 2020
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	718.22		
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	348.00		
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	1,237.09	Not applicable during year ended 31st March 2021	
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	1,220.95		Not applicable during year ended
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	427.80		31st March 2021
10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	1,564.25		
10.61% Secured redeemable non-convertible debenture (ISIN-INE614X07191)	1,280.03		
Non-convertible debentures redecmable at premium (ISIN-INE614X07209)	438.56		
Non-convertible debentures redeemable at premium (ISIN-INE614X07217)	5,903.47	10 October 2020	09 October 2020
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	121,29		
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10		
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	257.04		
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	224.70	Not applicable during vear ended	Not applicable during year ended
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85.56	31st March 2021	31st March 2021
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	379.07		
10.52% Secured redeemable non-convertible debenture (ISIN- INE614X07282)	1,180.99		
Non-convertible debentures redeemable at premium (ISIN-1NE614X07290)	103.62	1	
9.00 % Secured redeemable non-convertible debenture (ISIN-INE614X07308)	50,000.00	17 December 2020	17 December 2020
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	2,500.00	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021



F Next due date and amount for the payment of interest/Principal along with the amount of interest and the redemption amount of non-convertible debentures:

Details of Non-Convertible Debenture	Principal amount/ interest amount (% in lakh)	Due Date for Payment	Type (Principal/Interest)	Status
10.75% Secured redeemable non-convertible debenture	37,747.10	08 May 2021	Principal	Not yet du
(ISIN- INE614X07027)	678.16	08 May 2021	Interest	Not yet du
Non-convertible debentures redeemable at premium	2,465.79	08 May 2021	Principal	Not yet du
(ISIN- INE614X07035)	611.57	08 May 2021	Premium on redemption	Not yet du
10.40% Secured redeemable non-convertible debenture	3,249.81	08 May 2022	Principal	Not yet du
(ISIN- INE614X07043)	28.71	08 April 2021	Interesi	Not yet du
	27.78	08 May 2021	Interest	Not yet du
	28.71	08 June 2021	Interest	Not yet du
	27.78 28.71	08 July 2021 08 August 2021	Interest Interest	Not yet du
	28.71	08 September 2021	Interest	Not yet du
	27.78	08 October 2021	Interest	Not yet di Not yet di
	28.71	08 November 2021	Interest	Not yet di
	27.78	08 December 2021	Interest	Not yet da
	28.71	08 January 2022	Interest	Not yet de
	28.71	03 February 2022	Interest	Not yet de
	25.93	08 March 2022	Interest	Not yet du
	28.71	08 April 2022	Interest	Not yet du
	27.78	08 May 2022	Interest	Not yet di
10,90% Secured redeemable non-convertible debenture	7,553.69	08 May 2022	Principal	Not yet dı
(ISIN- INE614X07050)	B23.35	08 March 2022	Interest	Not yet du
17.1 17.1 17.1	137.60	08 May 2022	Interest	Not yet du
Non-convertible debentures redeemable at premium ISIN- INE614X07035)	2,358.42	08 May 2022	Principal	Not yet du
•	915.77	08 May 2022	Premium on redemption	Not yet du
0.50% Secured redeemable non-convertible debenture	4,700.84	08 March 2024	Principal	Not yet du
iSIN-INE614X07076)	41.92	08 April 2021	Interest	Not yet du
	40.57	08 May 2021	Interest	Not yet du
	41.92	08 June 2021	Interest	Not yet de
	40.57	08 July 2021	Interest	Not yet du
	41.92 41.92	08 August 2021	Interest Interest	Not yet du
	40.57	08 September 2021 08 October 2021	Interest	Not yet du Not yet du
,	41.92	08 November 2021	Interest	Not yet du
	40.57	08 December 2021	Interest	Not yet du
	41.92	08 January 2022	Interest	Not yet du
	41.92	08 February 2022	Interest	Not yet du
	37.86	08 March 2022	Interest	Not yet du
	41.92	08 April 2022	Interest	Not yet du
	40.57	08 May 2022	Interest	Not yet du
	41.92	08 June 2022	Interesi	Not yet du
	40.57	08 July 2022	Interest	Not yet du
	41.92	08 August 2022	Interesi	Not yet du
	41.92 40.57	08 September 2022 08 October 2022	Interest	Not yet du
	41,92	08 November 2022	Interest Interest	Not yet du Not yet du
	40,57	08 December 2022	Interest	Not yet du
	41.92	08 January 2023	Interest	Not yet du
	41.92	08 February 2023	Interes	Not yet du
	37.86	08 March 2023	Interest	Not yet du
	41.89	08 April 2023	Interest	Not yet du
	40.46	08 May 2023	Interest	Not yet du
	41.81	08 June 2023	Interest	Not yet du
	40.46	08 July 2023	Interest	Nat yet du
	41.81	08 August 2023	Interest	Not yet du
	41.81	08 September 2023	Interest	Not yet du
	40,46	08 October 2023	Interest	Not yet du
	41.81	08 November 2023	Interest	Not yet du
	40.46	08 December 2023	Interest	Not yet du
	41.81	08 January 2024	Interest	Not yet du
	41,81	08 February 2024	Interest	Not yet du
1.00% Secured redeemable non-convertible debenture	39.11	08 March 2024	Interest	Not yet du
SIN- INE614X07084)	2,697_12	08 March 2024	Principal	Not yet du
	265.78	08 March 2022	Interes	Not yet de
	286.78	08 March 2023	Interest	Not yet du
	286.83	08 March 2024	Interes	Not yet di





Non-convertible debentures redeemable at premium	1,937.76	68 March 2024	Principal	Not yet dur
ISIN- INE614X07092)	1,329,81	08 March 2024	Premium on redemption	Not yet due
10.27% Secured redeemable non-convertible debenture	718.22	27 June 2021	Principal	Not yet due
0.27% Secured receedable non-convertible department ISIN- INE614X07134)	73.76	27 June 2021	Interest	Not yet due
Von-convertible debentures redeemable at premium	348.60	27 June 2021	Principal	Not yet due
ISIN- INE614X07142)	75.11	27 June 2021	Premium on redemption	Not yet due
.95% Secured redeemable non-convertible debenture	1,237.09	27 June 2022	Principal	Not yet due
SIN- INE614X07159)	10.45	27 April 2021	Interest	Not yet due
	10.12	27 May 2021	Interest Interest	Not yet due Not yet due
	10.45	27 June 2021 27 July 2021	Interest	Not yet due
	10.12	27 August 2021	Interest	Not yet due
	10.45	27 September 2021	Interest	Not yet due
	10.12	27 October 2021	Interest	Not yet du
	10.45	27 November 2021	Interest	Not yet du
	10.12	27 December 2021	Interest	Not yet du
	10.45	27 January 2022	Interest	Not yet du
	10.45	27 February 2022	Interest	Not yet du
	9,44	27 March 2022	Interest Interest	Not yet du
	10.45	27 April 2022	Interest	Not yet du Not yet du
	10.12	27 May 2022 27 June 2022	Interest	Not yet du
	1,220.95	27 June 2022	Principal	Not yet du
0.41% Secured redeemable non-convertible debenture	127.10	27 June 2022	Interest	Not yet du
ISIN- INE614X07167)	127,10	27 June 2022	Interesi	Not yet du
Von-convertible debentures redeemable at premium	427.80	27 June 2022	Principal	Not yet du
ISIN- INE614X07175)	147.99	27 June 2022	Premium on redemption	Not yet du
Annual Laboratory	1,564.25	27 June 2024	Principal	Not yet du
0.13% Secured redeemable non-convertible debenture ISIN- INE614X07183)	13.46	27 April 2021	Interest	Not yet du
5114-11-12-12-107 x307	13.02	27 May 2021	Interest	Not yet du
	13.46	27 June 2021	Interest	Not yet du
	13.02	27 July 2021	Interest	Not yet du
	13,46	27 August 2021	Interest Interest	Not yet du Not yet du
	13.46	27 September 2021 27 October 2021	Interest	Not yet du
	13.02	27 November 2021	Interest	Not yet du
	13.02	27 December 2021	Interest	Not yet di
	13.46	27 January 2022	Interest	Not yet du
	13.46	27 February 2022	Interest	Not yet di
	12.16	27 March 2022	Interest	Not yet di
	13.46	27 April 2022	Interest Interest	Not yet de Not yet de
	13.02	27 May 2022	Interesi	Not yet de
	13.46	27 June 2022 27 July 2022	Interest	Not yet de
	13.45	27 August 2022	Interest	Not yet d
	13.46	27 September 2022	Interest	Not yet d
	13.02	27 October 2022	Interest	Not yet de
	13.46	27 November 2022	Interest	Not yet d
	13.02	27 December 2022	l	Not yet di
	13.46		Interest	Not yet d
	13.46	·	Interest	Not yet d
	12.16	<u> </u>	Interest	Not yet d Not yet d
	13.43		Interest Interest	Not yet d
	12.99		Interest	Not yet d
	13.42	<u>. </u>	J	Not yet d
	13.42	<u> </u>	Interest	
	13.42	. <u>.</u>	Interesi	Not yet d
	12.99			Not yet d
	13.42			
	12 99		.}	
	13.42			
	13.42			
	12.56		····	
	13.45		<u></u>	
	13.02			
	13.46	2/ june 2024	1 2516163	3





0.61% Secured redeemable non-convertible debenture	1,280.03	27 June 2024	Principal	Not yet o
Non-convertible debentures redeemable at premium	135.81	27 June 2021	Interest	Not yet o
	135.61	27 June 2022	Interest	Not yet e
	135,72	27 June 2023	Interest	Not yet
	195,90	27 June 2024	Interest	Not yet
	438.5G	27 June 2024	Principal	Not yet
ISIN- INE614X07209)	287.62	27 June 2024	Premium on redemption	Not yet
0.12% Secured redeemable non-convertible debenture	121.29	06 September 2021	Principal	Not yet
5IN- INE614X07225)	12.27	06 September 2021	Interest	Not yet
on-convertible debentures redeemable at premium	43.10	06 September 2021	Principal	Not yet
SIN- INE614X07233)	10.22	06 September 2021	Premium on redemption	Not yet
2 I Land Company the debast on	297.04	06 September 2022	Principal	Not yel
).81% Secured redeemable non-convertible debenture ISIN- INE614X07241)	2.47	06 April 2021	Interest	Not ye
	2.40	06 May 2021	Interest	Not ye
	2.47	06 June 2021	Interest	Not ye
	2.40	06 July 2021	Interest	Not ye
	2.47	06 August 2021	Interest	Not ye
	2.47	06 September 2021	Interest	Not ye
	2.40	06 October 2021	Interest	Not ye
	2.47	06 November 2021	Interest	Not ye
	2.40	06 December 2021	Interest	Not ye
	2.47	06 January 2022	Interest	Not ye
	2.47	06 February 2022	Interest	Not ye
	2.24	06 March 2022	Interest	Not yo
	2.47	06 April 2022	Interest	Not yo
	2.40	06 May 2022	Interest	Not ye
	2.47	06 June 2022	Interest	Not ye
	2.40	06 July 2022	Interest	Not y
	2.47	06 August 2022	Interest	Not y
	2.47	06 September 2022	Interest	<u></u>
).27% Secured redeemable non-convertible debenture	224.70	06 September 2022	Principal	Not y
SIN- INE614X07258)	23.08	06 September 2021	Interest	Not y
	23.68	06 September 2022	Interest	Not y
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85,56	06 September 2022	Principal	
	29.13	06 September 2022	Premium on redemption	1401 y
10.01% Secured tedesmable non-convertible debenture	379.07	06 September 2024	Principal	1
SIN- INE614X07274)	3.23	06 April 2021	Interest	
y y, 21-1-1	3.13	06 May 2021	Interes	·
	3.23	06 June 2021	Interes	.\$
	3.13	06 July 2021	Interes	
	3.23	06 August 2021	Interes	· · · · · · · · · · · · · · · · · · ·
	3.23	06 September 2021	Interes	·
	3.13	06 October 2021	Interes	
	3.23	06 November 2021	Interes	
	3.13	86 December 2021		
•	3.23	06 January 2022		
	3.23	06 February 2022		
	2.92	06 March 2022	1	
	3.23	06 April 2022	4	
	3.13	06 May 2022		
	3.23	06 June 202		
	3.13	06 July 202	Interes	-3
	3.23	05 August 202	<u> </u>	
	3.23			
	3.13 3.23	06 October 202 06 November 202		
	3.13	·		1
	3.23		3 Intere	st Not
	3.23			st Not
	2.92	06 March 202	3 Intere	
	3.23	06 April 202		
	3.12			
	3.22			
		06 July 202		
	3.12		niore (niore	El 1701
	3.22	06 August 202		st Not
		06 August 202 06 September 202	3 Intere	st Not



1	3.12	06 December 2023	Interest	Not vet due
	3,22	06 January 2024	Interest	Not yet due
	3,22	06 February 2024	Interest	Not yet due
	3.02	06 March 2024	Interest	Not yet due
	3.23	06 April 2024	Interest	Not yet due
	3.13	06 May 2024	Interest	Not yet due
	3.23	06 June 2024	Interest	Not yet dise
	3.13	06 July 2024	Interest	Not yet due
	3.23	06 August 2024	Interest	Not yet due
	3.23	06 September 2024	Interest	Not yet due
10.52% Secured redeemable non-convertible debenture (ISIN- INE614X07282)	1.180.99	06 September 2024	Principal	Not yet due
	124,24	06 September 2021	Interest)	Not yet due
	124.24	06 September 2022	Interest	Not yet due
	124,03	06 September 2023		Not yet due
	124.39	06 September 2024	Interest	Not yet due
	103.62	06 September 2024	Principal	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07290)	67.18	06 September 2024	Premium on redemption	Not vet due
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	2,590,00	17 May 2022	Principal	Not yet due
	237.50	17 November 2021	Interest	Not yet due
	118.42	17 May 2022	Interest	Not yet due

- G Debt service coverage ratio:
 Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- H Interest service coverage ratio:
 Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- I Outstanding redeemable preference share (Quantity and Value)
 Not applicable.
- J Capital redemption reserve/debenture redemption reserve: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- K Net Worth for the year ended on 31st March 2021 : ₹4,16,106.65 lakhs



Walker Chandiok & Co LLP

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Independent Auditor's Report on Consolidated Annual Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited)

Opinion

- 1. We have audited the accompanying Consolidated Annual Financial Results ('the Statement') of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) ('the Holding Company') and its subsidiaries (the Holding Company and its subsidiaries together referred to as 'the Group'), for the year ended 31 March 2021, attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Listing Regulations'), including relevant circulars issued by SEBI from time to time.
- In our opinion and to the best of our information and according to the explanations given to us and based
 on the consideration of the reports of other auditors on separate audited financial statements/ financial
 results/ financial information of the subsidiaries, as referred to in paragraph 12 below, the Statement:
 - includes the annual financial results of the entities listed in Annexure 1;
 - ii. presents financial results in accordance with the requirements of Regulation 52 of the Listing Regulations; and
 - iii. gives a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, and other accounting principles generally accepted in India, of the consolidated net loss after tax and other comprehensive income and other financial information of the Group for the year ended 31 March 2021.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs') specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Statement section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and that obtained by the other auditors in terms of their reports referred to in paragraph 12 of the Other Matter section below, is sufficient and appropriate to provide a basis for our opinion.

Page 1 of 5

Emphasis of Matters - Effects of COVID 19 pandemic

4. We draw attention to note 4 to the accompanying Statement, which describes the uncertainties relating to COVID-19 pandemic on the Group's operation that are dependent on the future developments and the management's evaluation of the impact on the impairment assessment of financial assets outstanding as at 31 March 2021. Our opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Statement

- The Statement, which is the responsibility of the Holding Company's management and has been 5. approved by the Holding Company's Board of Directors, has been prepared on the basis of the Consolidated Annual Audited Financial Statements. The Holding Company's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the consolidated net profit or loss after tax and other comprehensive income, and other financial information of the Group in accordance with the accounting principles generally accepted in India, including the Ind AS prescribed under section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Further, in terms of the provisions of the Act, the respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively, for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results, that give a true and fair view and are free from material misstatement, whether due to fraud or error. These financial results have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.
- 6. In preparing the Statement, the respective Board of Directors of the companies included in the Group, are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.
- The respective Board of Directors of the companies included in the Group, are responsible for overseeing the financial reporting process of the companies included in the Group.

Auditor's Responsibilities for the Audit of the Statement

- 8. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
- As part of an audit in accordance with the Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Page 2 of 5

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures
 that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible
 for expressing our opinion on whether the Holding Company has in place an adequate internal
 financial controls with reference to financial statements and the operating effectiveness of such
 controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group, to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/ financial information/ financial statements of the entities within the Group, to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Statement, of which we are the independent auditors. For the other entities included in the Statement, which have been audited by the other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.
- 10. We communicate with those charged with governance of the Holding Company, regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

12. We did not audit the annual financial statements/ financial information/ financial results of 4 subsidiaries included in the Statement, whose financial information reflects total assets of ₹ 133,191.23 lakh as at 31 March 2021, total revenues of ₹ 17,907.29 lakh, total net loss after tax of ₹ 3,258.93 lakh and total comprehensive loss of ₹ 3,222.79 lakh for the year ended on that date, as considered in the Statement. These annual financial statements/ financial information/ financial results have been audited by other auditors whose audit reports have been furnished to us by the management, and our opinion in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the audit reports of such other auditors.

Our opinion is not modified in respect of this matter with respect to our reliance on the work done by and the reports of the other auditors.

Page 3 of 5

13. The Statement includes the consolidated financial results for the half year ended 31 March 2021, being the balancing figures between the audited consolidated figures in respect of the full financial year and the published unaudited year-to-date consolidated figures for the half year ended 30 September 2020, which were subject to limited review by us. Our opinion is not modified in respect of this matter.

For Walker Chandiok & Co LLP Chartered Accountants Firm Registration No:001076N/N500013

KHUSHROO Digitally signed by KHUSHROO B PANTHAKY Date: 2021.06.18 17:13:11 +05'30'

Khushroo B. Panthaky Partner Membership No:042423

UDIN:21042423AAAAER4644

Place: Mumbai Date: 18 June 2021

Annexure 1

List of entities included in the Statement

- 1. Indiabulls Distribution Services Limited
- 2. Indiabulls Alternate Investments Limited
- Indiabulls Investment Advisors Ltd (formerly Indiabulls Brokerage Limited)
- 4. TranServ Limited (formerly known as TranServ Private Limited)

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Independent Auditor's Report on Standalone Annual Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited)

Opinion

- 1. We have audited the accompanying Standalone Annual Financial Results ('the Statement') of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) ('the Company') for the year ended 31 March 2021, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Listing Regulations'), including relevant circulars issued by SEBI from time to time.
- In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - presents financial results in accordance with the requirements of Regulation 52 of the Listing Regulations; and
 - ii. gives a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, and other accounting principles generally accepted in India, of the standalone net loss after tax and other comprehensive income and other financial information of the Company for the year ended 31 March 2021.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs') specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Statement section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.

Page 1 of 3

Emphasis of Matter - Effects of COVID 19 pandemic

4. We draw attention to note 5 to the accompanying Statement, which describes the uncertainties relating to COVID-19 pandemic on the Company's operation that are dependent on the future developments and the management's evaluation of the impact on the impairment assessment of financial assets outstanding as at 31 March 2021. Our opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Statement

- 5. This Statement has been prepared on the basis of the Standalone Annual Audited Financial Statements and has been approved by the Company's Board of Directors. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net loss and other comprehensive income and other financial information of the Company in accordance with the accounting principles generally accepted in India, including Ind AS prescribed under Section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India, and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.
- 6. In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
- The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

- Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
- As part of an audit in accordance with the Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures
 that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible
 for expressing our opinion on whether the Company has in place an adequate internal financial
 controls with reference to financial statements and the operating effectiveness of such controls.

Page 2 of 3

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
- 10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

12. The Statement includes the standalone financial results for the half year ended 31 March 2021, being the balancing figures between the audited standalone figures in respect of the full financial year and the published unaudited year-to-date standalone figures for the half year ended 30 September 2020, which were subject to limited review by us. Our opinion is not modified in respect of this matter.

For Walker Chandiok & Co LLP Chartered Accountants Firm Registration No:001076N/N500013

KHUSHROO Digitally signed by KHUSHROO B PANTHAKY Date: 2021.06.18 17:12:31 +05'30'

Khushroo B. Panthaky Partner Membership No:042423

UDIN:21042423AAAAEQ3222

Place: Mumbai Date: 18 June 2021



June 18, 2021

BSE Limited
Wholesale Debt Market Segment
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

National Stock Exchange of India Limited Wholesale Debt Market Segment "Exchange Plaza", Bandra-Kurla Complex, Bandra (East), MUMBAI-400 051

Sub: <u>Declaration pursuant to Regulation 52(3)(a) of the Securities & Exchange Board of India</u> (<u>Listing Obligations and Disclosure Requirements</u>) Regulations, 2016.

Dear Sir.

DECLARATION

I, Rajeev Lochan Agrawal, Chief Financial Officer of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) having its Registered Office at M-62 & 63, First Floor, Connaught Place, New Delhi-110001, hereby declare that, the Statutory Auditors of the Company, M/s. Walker Chandiok & Co LLP (ICAI Registration No.: 001076N/N500013) have issued an Audit Report with unmodified opinion on Audited Financial Results of the Company for the financial year ended 31st March, 2021.

This Declaration is given in compliance to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended by the SEBI (Listing Obligations and Disclosure Requirements) (Amendment) Regulations, 2016, vide notification No.SEBI/LAD-NRO/GN/2016-17/001 dated May 25, 2016 and Circular no. CIR/CFD/CMD/56/2016 dated May 27, 2016.

Kindly take this declaration on your records.

Thanking you, Yours truly

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

Rajeev Lockari Agraw Chief Financial Officer

dhanİ loans & services