



Dhani Loans and Services Limited
(Formerly known as Indiabulls Consumer Finance Limited)
(CIN: U74899DL1994PLC062407)
Statement of audited Consolidated Financial Results
for the year months ended 31 March 2021

(Amount in ₹ lakh)				
Statement of audited Consolidated Financial Results for year ended 31 March 2021				
Particulars	For six months ended	For six months ended	For year ended	For year ended
	31 March 2021 (Refer Note 9)	31 March 2020 (Refer Note 9)	31 March 2021 (Audited)	31 March 2020 (Audited)
1 Revenue from operations				
Interest income	32,388.32	76,306.99	84,504.40	1,82,197.46
Dividend income	-	4,934.94	-	4,934.94
Fees and commission income	11,913.60	14,301.89	17,299.97	18,975.51
Net gain/(loss) on fair value changes	1,785.25	(1,196.36)	3,064.47	125.60
Net gain/(loss) on derecognition of financial assets	(2,952.84)	39,880.51	10,045.51	61,669.04
Total revenue from operations	43,134.33	1,34,227.97	1,14,914.35	2,67,902.55
2 Other income	2,392.98	204.99	2,755.05	465.54
3 Total income (1+2)	45,527.31	1,34,432.96	1,17,669.40	2,68,368.09
Expenses :				
Finance costs	21,152.04	38,097.89	45,850.03	85,772.61
Fees and commission expense	4,139.87	2,139.05	5,192.52	2,830.78
Impairment on financial assets	13,457.29	76,154.34	18,412.02	89,649.80
Employee benefits expenses	19,758.65	20,075.63	33,340.49	43,509.71
Depreciation and amortisation	2,655.56	5,263.98	7,341.86	9,967.23
Other expenses	7,551.65	21,637.41	20,021.80	42,454.37
4 Total expenses	68,715.06	1,63,368.30	1,30,158.72	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:				
a) Current tax	-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 (Loss)/profit for the period (5-6)	(18,851.28)	(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)	(152.98)	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 :-				
Owners of the Holding Company	86.97	(355.87)	187.69	730.63
Non controlling interests	-	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)	859.80	(423.53)	418.00
13 Paid-up equity share capital (face value of ₹ 10 each per equity share)	6,118.80	6,118.80	6,118.80	6,118.80
14 Other equity as per Statement of Assets and Liabilities	-	-	3,96,675.03	4,08,175.93
15 (Loss)/Earnings per share (EPS) (face value of ₹ 10 each per equity share)				
*(EPS for the half year ended not annualised)				
(1) Basic (amount in ₹)	(30.01)	(33.96)	(18.24)	(6.78)
(2) Diluted (amount in ₹)	(30.01)	(33.96)	(18.24)	(6.78)

Notes to the Annual audited Consolidated Financial Results for the year ended March 31, 2021:

Note 1: Consolidated Statement of Assets and Liabilities as at 31 March 2021			(Amount in ₹ lakh)	
Particulars		As at 31 March 2021 (Audited)	As at 31 March 2020 (Audited)	
A ASSETS				
1. Financial assets				
Cash and cash equivalents		1,01,408.41	1,99,091.49	
Other bank balance		35,130.04	38,724.63	
Receivables				
(i) Trade receivables		9,824.64	13,115.14	
(ii) Other receivables		6,289.34	5,865.16	
Loans		4,08,982.24	4,79,856.54	
Investments		1,38,104.65	58,753.96	
Other financial assets		37,143.20	85,855.19	
Total financial assets		7,36,882.52	8,81,262.11	
2. Non-financial assets				
Inventories		-	-	
Current tax assets (net)		15,738.26	13,398.01	
Deferred tax assets (net)		13,001.61	7,950.61	
Property, plant and equipments		6,199.94	6,746.27	
Right-of-use asset		12,154.47	22,820.32	
Intangible assets under development		380.46	542.56	
Goodwill		6,482.97	3,586.66	
Other intangible assets		7,692.29	9,578.19	
Other non-financial assets		32,543.21	26,933.02	
Total non financial assets		94,193.21	91,555.64	
Total assets		8,31,075.73	9,72,817.75	
B LIABILITIES AND EQUITY				
LIABILITIES				
1. Financial liabilities				
(a) Payables				
Trade payables				
(i) total outstanding dues of micro enterprises and small enterprises		-	2.42	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		5,264.53	7,205.40	
Other payables				
(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	3,398.34	
Debt securities		77,060.33	80,427.81	
Borrowings (other than debt securities)		2,74,058.34	4,05,047.01	
Lease liabilities		13,398.66	24,107.72	
Other financial liabilities		38,796.64	17,843.01	
Total financial liabilities		4,17,602.28	5,38,031.71	
2. Non-financial liabilities				
Current tax liabilities (net)		38.03	-	
Provisions		2,293.58	2,684.61	
Deferred tax liabilities		-	-	
Other non-financial liabilities		1,836.04	6,163.87	
Total non financial liabilities		4,167.65	8,848.48	
3 EQUITY				
Equity share capital		6,118.80	6,118.80	
Other equity		3,96,675.03	4,08,175.93	
Equity attributable to the owners of the Holding Company		4,02,793.83	4,14,294.73	
Non controlling interests		6,511.97	11,642.83	
Total equity		4,09,305.80	4,25,937.56	
Total liabilities and equity		8,31,075.73	9,72,817.75	

2 The name of the Holding Company has been changed from 'Indiabulls Consumer Finance Limited' to 'Dhani Loans and Services Limited' with effect from 7 July 2020 in order to align its business of providing technology enabled subscription based healthcare and transaction finance services, through its Dhani App.

3 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 standalone financial results of Dhani Loans and Services Limited (formerly known as Indiabulls 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 (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as 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 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.

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

Particulars	Amount (₹ in lakh)	Date of issue	Date of listing		Date of Redemption
			NSE	BSE	
Non-convertible debentures ('NCDs')- 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 pari passu charge by way of hypothecation on all the current assets (including investments) of the Holding Company (both present and future) and current and future loan assets of the Holding Company and all monies 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.

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

(i) Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 August 2020.

	(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	2,85,588	31,484.90	-	-	2,161.46
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	2,85,588	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 06 August 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector - Restructuring of advances having exposure less than or equal to ₹ 25 crores)

Type of borrower	Number of accounts restructured	(Amount in ₹ Lakh)
MSMEs	97	358.94
Total	97	358.94

7 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 has received the entire amount from Government of India on 31 March 2021.

8 In view of the Honourable Supreme Court of India interim order dated September 3, 2020 (Public Interest Litigation (PIL) by Gajendra 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. 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 complied 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 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.

Particulars	For six month ended		For the year ended	
	31 March 2021 (Unaudited)	31 March 2020 (Unaudited)	31 March 2021 (audited)	31 March 2020 (audited)
Segment revenue				
Broking and related activities	5,490.93	7,721.11	10,472.76	13,572.60
Financing and related activities	37,417.80	1,29,491.35	1,04,381.07	2,57,961.18
Others	225.60	177.25	293.40	407.37
Total	43,134.33	1,37,389.71	1,15,147.23	2,71,941.15
Less: Inter segment revenue	-	(3,161.74)	(232.88)	(4,038.60)
Total revenue from operations	43,134.33	1,34,227.97	1,14,914.35	2,67,902.55
Segment results				
Profit before tax and interest expense				
Broking and related activities	551.57	(2,764.32)	3,781.54	2,004.43
Financing and related activities	(21,508.16)	(21,217.51)	(13,433.01)	4,369.48
Others	163.68	(8.97)	175.00	163.35
Total	(20,792.91)	(23,990.80)	(9,476.47)	6,537.26
(i) Less: Interest expense	2,040.08	4,682.70	2,301.91	11,785.80
(ii) (Less)/Add: Other unallocable income / (expenses)	(354.76)	(261.84)	(710.94)	(567.87)
Profit/ (Loss) before tax	(23,187.75)	(28,935.34)	(12,489.32)	(5,816.41)
Segment assets				
Broking and related activities	95,687.12	1,30,139.74	95,687.12	1,30,139.74
Financing and related activities	6,96,120.37	8,16,917.74	6,96,120.37	8,16,917.74
Unallocable segment assets	39,268.24	25,760.27	39,268.24	25,760.27
Total	8,31,075.73	9,72,817.75	8,31,075.73	9,72,817.75
Segment liabilities				
Broking and related activities	18,825.97	11,814.73	18,825.97	11,814.73
Financing and related activities	4,02,892.76	5,34,975.74	4,02,892.76	5,34,975.74
Unallocable segment liabilities	51.20	89.72	51.20	89.72
Total	4,21,769.93	5,46,880.19	4,21,769.93	5,46,880.19
Capital employed (segment assets - segment liabilities)				
Broking and related activities	76,861.15	1,18,325.01	76,861.15	1,18,325.01
Financing and related activities	2,93,227.61	2,81,942.00	2,93,227.61	2,81,942.00
Unallocable capital employed	39,217.04	25,670.55	39,217.04	25,670.55
Total	4,09,305.80	4,25,937.56	4,09,305.80	4,25,937.56

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)

For and on behalf of Board of Directors

Place : Mumbai
Date : 18 June 2021

Pinank Shah
CEO & Whole Time Director

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):

The Rating details from BRICKWORK Ratings is as under:

Non-convertible debentures	3,000 Crore	BWR AA/Stable
Bank Loan - Long Term	4,000 Crore	BWR AA/Stable

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

The Rating details from CARE Ratings is as under:

Long & Short term bank facilities	10,000 Crore	CARE A+; Stable / CARE A1+
Non-convertible debentures	2,400 Crore	CARE A+; Stable
Public Issuance of Secured Redeemable Non-Convertible Debentures	2,929 Crore	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

D Previous due date for the payment of interest and whether the same has been paid or not for the year ended on 31 March 2021 are as under:

Details of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest
10.6% Secured redeemable non-convertible debenture (ISIN- INE614X07100)	14 November 2019	14 November 2019
10.75% Secured redeemable non-convertible debenture (ISIN- INE614X07027)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	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
	08 September 2020	07 September 2020
	08 October 2020	08 October 2020
	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	
10.90% Secured redeemable non-convertible debenture (ISIN- INE614X07050)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.50% Secured redeemable non-convertible debenture (ISIN- INE614X07076)	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
	08 September 2020	07 September 2020
	08 October 2020	08 October 2020
	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	
11.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07092)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.60% Secured redeemable non-convertible debenture (ISIN- INE614X07118)	14 November 2019	14 November 2019
Non-convertible debentures redeemable at premium (ISIN- INE614X07126)	18 December 2019	18 December 2019
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	31 July 2020	31 July 2020
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	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
	27 September 2020	24 September 2020
	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	
27 March 2021	26 March 2021	
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	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
	27 September 2020	24 September 2020
	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	
27 March 2021	26 March 2021	

10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07209)	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	09-Oct-20
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	06 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
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	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 2020
	06 September 2020	05 September 2020
	06 October 2020	05 October 2020
	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	
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	06 September 2020	05 September 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	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 2020
	06 September 2020	05 September 2020
	06 October 2020	05 October 2020
	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	
10.52% Secured redeemable non-convertible debenture (ISIN- INE614X07282)	06 September 2020	05 September 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07290)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
9.00 % Secured redeemable non-convertible debenture (ISIN- INE614X07308)	17 December 2020	17 December 2020
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021

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:

Details of Non-Convertible Debenture	Principal amount (₹ in lakh)	Due Date for Payment	Date of Payment
10.75% Secured redeemable non-convertible debenture (ISIN- INE614X07027)	37,747.10	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
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		
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	2,358.42		
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 (ISIN- 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	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	348.00		
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	1,237.09		
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	1,220.95		
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	427.80		
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 redeemable 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	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10		
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	297.04		
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	224.70		
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85.56		
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- INE614X07290)	103.62		
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	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 (ISIN- INE614X07027)	37,747.10	08 May 2021	Principal	Not yet due	
	678.16	08 May 2021	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,465.79	08 May 2021	Principal	Not yet due	
	611.57	08 May 2021	Premium on redemption	Not yet due	
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	3,249.81	08 May 2022	Principal	Not yet due	
	28.71	08 April 2021	Interest	Not yet due	
	27.78	08 May 2021	Interest	Not yet due	
	28.71	08 June 2021	Interest	Not yet due	
	27.78	08 July 2021	Interest	Not yet due	
	28.71	08 August 2021	Interest	Not yet due	
	28.71	08 September 2021	Interest	Not yet due	
	27.78	08 October 2021	Interest	Not yet due	
	28.71	08 November 2021	Interest	Not yet due	
	27.78	08 December 2021	Interest	Not yet due	
	28.71	08 January 2022	Interest	Not yet due	
	28.71	08 February 2022	Interest	Not yet due	
	25.93	08 March 2022	Interest	Not yet due	
	28.71	08 April 2022	Interest	Not yet due	
	27.78	08 May 2022	Interest	Not yet due	
	10.90% Secured redeemable non-convertible debenture (ISIN- INE614X07050)	7,553.69	08 May 2022	Principal	Not yet due
		823.35	08 March 2022	Interest	Not yet due
137.60		08 May 2022	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,358.42	08 May 2022	Principal	Not yet due	
	915.77	08 May 2022	Premium on redemption	Not yet due	
10.50% Secured redeemable non-convertible debenture (ISIN- INE614X07076)	4,700.84	08 March 2024	Principal	Not yet due	
	41.92	08 April 2021	Interest	Not yet due	
	40.57	08 May 2021	Interest	Not yet due	
	41.92	08 June 2021	Interest	Not yet due	
	40.57	08 July 2021	Interest	Not yet due	
	41.92	08 August 2021	Interest	Not yet due	
	41.92	08 September 2021	Interest	Not yet due	
	40.57	08 October 2021	Interest	Not yet due	
	41.92	08 November 2021	Interest	Not yet due	
	40.57	08 December 2021	Interest	Not yet due	
	41.92	08 January 2022	Interest	Not yet due	
	41.92	08 February 2022	Interest	Not yet due	
	37.86	08 March 2022	Interest	Not yet due	
	41.92	08 April 2022	Interest	Not yet due	
	40.57	08 May 2022	Interest	Not yet due	
	41.92	08 June 2022	Interest	Not yet due	
	40.57	08 July 2022	Interest	Not yet due	
	41.92	08 August 2022	Interest	Not yet due	
	41.92	08 September 2022	Interest	Not yet due	
	40.57	08 October 2022	Interest	Not yet due	
	41.92	08 November 2022	Interest	Not yet due	
	40.57	08 December 2022	Interest	Not yet due	
	41.92	08 January 2023	Interest	Not yet due	
	41.92	08 February 2023	Interest	Not yet due	
	37.86	08 March 2023	Interest	Not yet due	
	41.89	08 April 2023	Interest	Not yet due	
	40.46	08 May 2023	Interest	Not yet due	
	41.81	08 June 2023	Interest	Not yet due	
	40.46	08 July 2023	Interest	Not yet due	
	41.81	08 August 2023	Interest	Not yet due	
	41.81	08 September 2023	Interest	Not yet due	
	40.46	08 October 2023	Interest	Not yet due	
	41.81	08 November 2023	Interest	Not yet due	
40.46	08 December 2023	Interest	Not yet due		
41.81	08 January 2024	Interest	Not yet due		
41.81	08 February 2024	Interest	Not yet due		
39.11	08 March 2024	Interest	Not yet due		
11.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	2,607.12	08 March 2024	Principal	Not yet due	
	286.78	08 March 2022	Interest	Not yet due	
	286.78	08 March 2023	Interest	Not yet due	
	286.83	08 March 2024	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07092)	1,937.76	08 March 2024	Principal	Not yet due	
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	1,329.81	08 March 2024	Premium on redemption	Not yet due	
	718.22	27 June 2021	Principal	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	73.76	27 June 2021	Interest	Not yet due	
	348.00	27 June 2021	Principal	Not yet due	
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	75.11	27 June 2021	Premium on redemption	Not yet due	
	1,237.09	27 June 2022	Principal	Not yet due	
	10.45	27 April 2021	Interest	Not yet due	
	10.12	27 May 2021	Interest	Not yet due	
	10.45	27 June 2021	Interest	Not yet due	
	10.12	27 July 2021	Interest	Not yet due	
	10.45	27 August 2021	Interest	Not yet due	
	10.45	27 September 2021	Interest	Not yet due	
	10.12	27 October 2021	Interest	Not yet due	
	10.45	27 November 2021	Interest	Not yet due	
	10.12	27 December 2021	Interest	Not yet due	
	10.45	27 January 2022	Interest	Not yet due	
	10.45	27 February 2022	Interest	Not yet due	
	9.44	27 March 2022	Interest	Not yet due	
	10.45	27 April 2022	Interest	Not yet due	
	10.12	27 May 2022	Interest	Not yet due	
	10.45	27 June 2022	Interest	Not yet due	
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	1,220.95	27 June 2022	Principal	Not yet due	
	127.10	27 June 2022	Interest	Not yet due	
	127.10	27 June 2022	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	427.80	27 June 2022	Principal	Not yet due	
	147.99	27 June 2022	Premium on redemption	Not yet due	

10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	1,564.25	27 June 2024	Principal	Not yet due
	13.46	27 April 2021	Interest	Not yet due
	13.02	27 May 2021	Interest	Not yet due
	13.46	27 June 2021	Interest	Not yet due
	13.02	27 July 2021	Interest	Not yet due
	13.46	27 August 2021	Interest	Not yet due
	13.46	27 September 2021	Interest	Not yet due
	13.02	27 October 2021	Interest	Not yet due
	13.46	27 November 2021	Interest	Not yet due
	13.02	27 December 2021	Interest	Not yet due
	13.46	27 January 2022	Interest	Not yet due
	13.46	27 February 2022	Interest	Not yet due
	12.16	27 March 2022	Interest	Not yet due
	13.46	27 April 2022	Interest	Not yet due
	13.02	27 May 2022	Interest	Not yet due
	13.46	27 June 2022	Interest	Not yet due
	13.02	27 July 2022	Interest	Not yet due
	13.46	27 August 2022	Interest	Not yet due
	13.46	27 September 2022	Interest	Not yet due
	13.02	27 October 2022	Interest	Not yet due
	13.46	27 November 2022	Interest	Not yet due
	13.02	27 December 2022	Interest	Not yet due
	13.46	27 January 2023	Interest	Not yet due
	13.46	27 February 2023	Interest	Not yet due
	12.16	27 March 2023	Interest	Not yet due
	13.43	27 April 2023	Interest	Not yet due
	12.99	27 May 2023	Interest	Not yet due
	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	Interest	Not yet due
	13.42	27 November 2023	Interest	Not yet due
	12.99	27 December 2023	Interest	Not yet due
	13.42	27 January 2024	Interest	Not yet due
	13.42	27 February 2024	Interest	Not yet due
	12.56	27 March 2024	Interest	Not yet due
	13.45	27 April 2024	Interest	Not yet due
	13.02	27 May 2024	Interest	Not yet due
	13.46	27 June 2024	Interest	Not yet due

10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)	1,280.03	27 June 2024	Principal	Not yet due	
	135.81	27 June 2021	Interest	Not yet due	
	135.81	27 June 2022	Interest	Not yet due	
	135.72	27 June 2023	Interest	Not yet due	
	135.90	27 June 2024	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07209)	438.56	27 June 2024	Principal	Not yet due	
	287.62	27 June 2024	Premium on redemption	Not yet due	
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	121.29	06 September 2021	Principal	Not yet due	
	12.27	06 September 2021	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10	06 September 2021	Principal	Not yet due	
	10.22	06 September 2021	Premium on redemption	Not yet due	
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	297.04	06 September 2022	Principal	Not yet due	
	2.47	06 April 2021	Interest	Not yet due	
	2.40	06 May 2021	Interest	Not yet due	
	2.47	06 June 2021	Interest	Not yet due	
	2.40	06 July 2021	Interest	Not yet due	
	2.47	06 August 2021	Interest	Not yet due	
	2.47	06 September 2021	Interest	Not yet due	
	2.40	06 October 2021	Interest	Not yet due	
	2.47	06 November 2021	Interest	Not yet due	
	2.40	06 December 2021	Interest	Not yet due	
	2.47	06 January 2022	Interest	Not yet due	
	2.47	06 February 2022	Interest	Not yet due	
	2.24	06 March 2022	Interest	Not yet due	
	2.47	06 April 2022	Interest	Not yet due	
	2.40	06 May 2022	Interest	Not yet due	
	2.47	06 June 2022	Interest	Not yet due	
	2.40	06 July 2022	Interest	Not yet due	
	2.47	06 August 2022	Interest	Not yet due	
	2.47	06 September 2022	Interest	Not yet due	
	10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	224.70	06 September 2022	Principal	Not yet due
23.08		06 September 2021	Interest	Not yet due	
23.08		06 September 2022	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85.56	06 September 2022	Principal	Not yet due	
	29.13	06 September 2022	Premium on redemption	Not yet due	
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	379.07	06 September 2024	Principal	Not yet due	
	3.23	06 April 2021	Interest	Not yet due	
	3.13	06 May 2021	Interest	Not yet due	
	3.23	06 June 2021	Interest	Not yet due	
	3.13	06 July 2021	Interest	Not yet due	
	3.23	06 August 2021	Interest	Not yet due	
	3.23	06 September 2021	Interest	Not yet due	
	3.13	06 October 2021	Interest	Not yet due	
	3.23	06 November 2021	Interest	Not yet due	
	3.13	06 December 2021	Interest	Not yet due	
	3.23	06 January 2022	Interest	Not yet due	
	3.23	06 February 2022	Interest	Not yet due	
	2.92	06 March 2022	Interest	Not yet due	
	3.23	06 April 2022	Interest	Not yet due	
	3.13	06 May 2022	Interest	Not yet due	
	3.23	06 June 2022	Interest	Not yet due	
	3.13	06 July 2022	Interest	Not yet due	
	3.23	06 August 2022	Interest	Not yet due	
	3.23	06 September 2022	Interest	Not yet due	
	3.13	06 October 2022	Interest	Not yet due	
	3.23	06 November 2022	Interest	Not yet due	
	3.13	06 December 2022	Interest	Not yet due	
	3.23	06 January 2023	Interest	Not yet due	
	3.23	06 February 2023	Interest	Not yet due	
	2.92	06 March 2023	Interest	Not yet due	
	3.23	06 April 2023	Interest	Not yet due	
	3.12	06 May 2023	Interest	Not yet due	
	3.22	06 June 2023	Interest	Not yet due	
	3.12	06 July 2023	Interest	Not yet due	
	3.22	06 August 2023	Interest	Not yet due	
	3.22	06 September 2023	Interest	Not yet due	
	3.12	06 October 2023	Interest	Not yet due	
	3.22	06 November 2023	Interest	Not yet due	
	3.12	06 December 2023	Interest	Not yet 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 due	
	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
		124.09	06 September 2023	Interest	Not yet due
124.39		06 September 2024	Interest	Not yet due	
Non-convertible debentures redeemable at premium (ISIN- INE614X07290)	103.62	06 September 2024	Principal	Not yet due	
	67.18	06 September 2024	Premium on redemption	Not yet due	
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	2,500.00	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 : ₹ 4,09,305.80

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 ₹ Lakh)				
Statement of Audited Standalone Profit and Loss for the Half year and Year ended 31st March 2021				
Particulars	For Six Months ended		For year ended	For year ended
	31st March 2021	31st March 2020	31 March 2021	31 March 2020
	(Refer Note 10)	(Refer Note 10)	(Audited)	(Audited)
I Revenue from operations				
(i) Interest income	29,872.64	75,443.55	80,080.85	1,75,944.98
(ii) Dividend income	-	4,934.94	-	4,934.94
(iii) Fees and commission income	6,624.93	5,308.52	8,363.63	9,138.64
(iv) Net gain on fair value changes	1,797.58	-	3,055.83	-
(v) Net gain/(loss) on derecognition of financial assets	(2,980.59)	39,880.51	10,017.76	61,669.04
Total revenue from operations	35,314.56	1,25,567.52	1,01,518.07	2,51,687.60
II Other income	2,342.54	-	4,768.69	-
III Total income (I+II)	37,657.10	1,25,567.52	1,06,286.76	2,51,687.60
IV Expenses				
(i) Finance costs	19,113.02	33,394.47	43,590.94	73,966.08
(ii) Net loss on fair value changes	-	2,709.50	-	1,415.20
(iii) Impairment on financial assets	10,968.54	67,813.11	15,393.44	81,625.21
(iv) Employee benefits expense	17,187.42	19,194.43	30,348.36	41,784.53
(v) Depreciation and amortisation	1,861.44	4,272.92	5,707.22	7,802.00
(vi) Other expenses	6,956.62	20,180.57	18,226.83	40,133.55
Total expenses (IV)	56,087.04	1,47,565.00	1,13,266.79	2,46,726.57
V (Loss)/profit before Exceptional items and tax (III-IV)	(18,429.94)	(21,997.48)	(6,980.03)	4,961.03
VI Exceptional Items	-	-	-	-
VII (Loss)/profit before Tax (V-VI)	(18,429.94)	(21,997.48)	(6,980.03)	4,961.03
VIII Tax expense:				
a) Current tax	(2,932.18)	(3,358.95)	4,160.20	1,186.31
b) Deferred tax (credit)/charge	(2,039.67)	(3,747.67)	(5,730.46)	(1,650.74)
Net tax expense (VIII)	(4,971.85)	(7,106.62)	(1,570.26)	(464.43)
IX (Loss)/profit for the period/year after Tax (VII-VIII)	(13,458.09)	(14,890.86)	(5,409.77)	5,425.46
X Other comprehensive income				
i. Items that will not be reclassified to Statement of Profit and Loss	71.09	52.11	559.54	(85.81)
ii. Income tax relating to items that will not be reclassified to statement of Profit or Loss	(17.89)	(13.11)	(140.82)	21.60
iii. Items that will be reclassified to statement of Profit and Loss	(198.00)	(520.84)	(357.00)	1,059.00
iv. Income tax relating to items that will be reclassified to statement of Profit and Loss	49.83	131.08	89.85	(266.53)
Total other comprehensive income	(94.97)	(350.76)	151.57	728.26
XI Total comprehensive income for the period/year (IX+X)	(13,553.06)	(15,241.62)	(5,258.20)	6,153.72
XII Paid-up equity share capital (face value of ₹ 10 each per equity share)	6,118.80	6,118.80	6,118.80	6,118.80
XIII Other equity as per Statement of Assets and Liabilities			4,11,449.07	4,17,654.95
XIV (Loss)/earning per share (EPS) (face value of ₹ 10 each per equity share)				
*(EPS for the six months not annualised)				
- Basic (amount in ₹)	(21.99)*	(24.34)*	(8.84)	8.87
- Diluted (amount in ₹)	(21.99)*	(24.34)*	(8.84)	8.87

Notes to the Audited Standalone Financial Results:

Note 1 : Statement of Standalone Assets and Liabilities as at 31st March 2021

(Amount in ₹ Lakh)

Particulars	As at	
	31 March 2021	31 March 2020
	(Audited)	(Audited)
A. ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	99,614.37	1,96,686.93
(b) Bank balances other than (a) above	24,285.85	33,798.54
(c) Loans	3,72,117.35	4,17,954.54
(d) Investment	2,40,940.47	1,93,991.46
(e) Other financial assets	8,373.27	52,199.87
Total financial assets	7,45,331.31	8,94,631.34
2 Non-financial assets		
(a) Current tax assets (net)	12,569.45	9,093.74
(b) Deferred tax assets (net)	10,478.57	4,799.08
(c) Property, plant and equipment	6,012.79	6,308.34
(d) Right-of-use assets	12,146.89	22,095.04
(e) Intangible assets under development	380.46	542.56
(f) Other intangible assets	4,465.36	4,879.56
(g) Other non-financial assets	4,219.81	12,031.36
Total non-financial assets	50,273.33	59,749.68
Total Assets	7,95,604.64	9,54,381.02
B LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
(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	6,323.52
(ii) Other payables		
Total Outstanding Dues of micro enterprises and small enterprises	-	-
Total Outstanding Dues of Other than micro enterprises and small enterprises	9,114.93	3,009.50
(b) Debt securities	77,060.33	80,427.81
(c) Borrowings (other than debt securities)	2,38,793.37	3,96,999.50
(d) Lease liabilities	13,389.88	23,343.26
(e) Others financial liabilities	32,391.61	13,698.19
Total financial liabilities	3,74,535.58	5,23,801.78
2 Non-financial liabilities		
(a) Provisions	2,144.46	2,441.36
(b) Other non-financial liabilities	1,356.73	4,364.13
Total non-financial liabilities	3,501.19	6,805.49
3 EQUITY		
(a) Equity share capital	6,118.80	6,118.80
(b) Other equity	4,11,449.07	4,17,654.95
Total Equity	4,17,567.87	4,23,773.75
Total Liabilities and Equity	7,95,604.64	9,54,381.02

- 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 subscription 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 Requirements) 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:

Particulars	Amount (₹ in lakh)	Date of issue	Date of listing		Date of redemption
			NSE	BSE	
Non-convertible debentures ('NCDs')- 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 pari 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 monies 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 RBI on 6 August 2020

(i) Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 August 2020.

Type of borrower	(A)	(B)	(C)	(D)	(E)
	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	2,85,588	31,484.90	-	-	2,161.46
Corporate persons*	-	-	-	-	-
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/3/21.04.048/2020-21 dated 06 August 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of advances having exposure less than or equal to ₹ 25 crores).

Type of borrower	Number of accounts restructured	(Amount in ₹ Lakh)
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.
- 9 In view of the Honourable Supreme Court of India interim order dated September 3, 2020 (Public Interest Litigation (PIL) by Gajendra 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. 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 complied 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 year and 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)

For and on behalf of Board of Directors

Place : Mumbai
Date : 18 June 2021

Pinank Shah
CEO & Whole Time Director

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):

The Rating details from BRICKWORK Ratings is as under:

Non-convertible debentures	3,000 Crore	BWR AA/Stable
Bank Loan - Long Term	4,000 Crore	BWR AA/Stable

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

The Rating details from CARE Ratings is as under:

Long & Short term bank facilities	10,000 Crore	CARE A+; Stable / CARE A1+
Non-convertible debentures	2,400 Crore	CARE A+; Stable
Public Issuance of Secured Redeemable Non-Convertible Debentures	2,929 Crore	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

D Previous due date for the payment of interest and whether the same has been paid or not for the year ended on 31 March 2021 are as under:

Details of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest
10.75% Secured redeemable non-convertible debenture (ISIN- INE614X07027)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	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
	08 September 2020	07 September 2020
	08 October 2020	08 October 2020
	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	
10.90% Secured redeemable non-convertible debenture (ISIN- INE614X07050)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.50% Secured redeemable non-convertible debenture (ISIN- INE614X07076)	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
	08 September 2020	07 September 2020
	08 October 2020	08 October 2020
	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	
11.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	08 March 2021	06 March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07092)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07126)	31 July 2020	31 July 2020
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021

9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	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
	27 September 2020	24 September 2020
	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
	27 March 2021	26 March 2021
	27 June 2020	26 June 2020
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)		
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	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
	27 September 2020	24 September 2020
	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
	27 March 2021	26 March 2021
	27 June 2020	26 June 2020
10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)		
Non-convertible debentures redeemable at premium (ISIN- INE614X07209)	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	09-Oct-20
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	06 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
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	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 2020
	06 September 2020	05 September 2020
	06 October 2020	05 October 2020
	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
	06 September 2020	05 September 2020
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)		
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	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 2020
	06 September 2020	05 September 2020
	06 October 2020	05 October 2020
	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
	06 September 2020	05 September 2020
10.52% Secured redeemable non-convertible debenture (ISIN- INE614X07282)		
Non-convertible debentures redeemable at premium (ISIN- INE614X07290)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
9.00 % Secured redeemable non-convertible debenture (ISIN- INE614X07308)	17 December 2020	17 December 2020
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021

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:

Details of Non-Convertible Debenture	Principal amount (₹ in lakh)	Due Date for Payment	Date of Payment
10.75% Secured redeemable non-convertible debenture (ISIN- INE614X07027)	37,747.10	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
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		
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	2,358.42		
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 (ISIN- 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	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	348.00		
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	1,237.09		
10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	1,220.95		
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	427.80		
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 redeemable 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	Not applicable during year ended 31st March 2021	Not applicable during year ended 31st March 2021
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10		
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	297.04		
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	224.70		
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85.56		
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- INE614X07290)	103.62		
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 (ISIN- INE614X07027)	37,747.10	08 May 2021	Principal	Not yet due
	678.16	08 May 2021	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,465.79	08 May 2021	Principal	Not yet due
	611.57	08 May 2021	Premium on redemption	Not yet due
10.40% Secured redeemable non-convertible debenture (ISIN- INE614X07043)	3,249.81	08 May 2022	Principal	Not yet due
	28.71	08 April 2021	Interest	Not yet due
	27.78	08 May 2021	Interest	Not yet due
	28.71	08 June 2021	Interest	Not yet due
	27.78	08 July 2021	Interest	Not yet due
	28.71	08 August 2021	Interest	Not yet due
	28.71	08 September 2021	Interest	Not yet due
	27.78	08 October 2021	Interest	Not yet due
	28.71	08 November 2021	Interest	Not yet due
	27.78	08 December 2021	Interest	Not yet due
	28.71	08 January 2022	Interest	Not yet due
	28.71	08 February 2022	Interest	Not yet due
	25.93	08 March 2022	Interest	Not yet due
	28.71	08 April 2022	Interest	Not yet due
	27.78	08 May 2022	Interest	Not yet due
10.90% Secured redeemable non-convertible debenture (ISIN- INE614X07050)	7,553.69	08 May 2022	Principal	Not yet due
	823.35	08 March 2022	Interest	Not yet due
	137.60	08 May 2022	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07035)	2,358.42	08 May 2022	Principal	Not yet due
	915.77	08 May 2022	Premium on redemption	Not yet due
10.50% Secured redeemable non-convertible debenture (ISIN- INE614X07076)	4,700.84	08 March 2024	Principal	Not yet due
	41.92	08 April 2021	Interest	Not yet due
	40.57	08 May 2021	Interest	Not yet due
	41.92	08 June 2021	Interest	Not yet due
	40.57	08 July 2021	Interest	Not yet due
	41.92	08 August 2021	Interest	Not yet due
	41.92	08 September 2021	Interest	Not yet due
	40.57	08 October 2021	Interest	Not yet due
	41.92	08 November 2021	Interest	Not yet due
	40.57	08 December 2021	Interest	Not yet due
	41.92	08 January 2022	Interest	Not yet due
	41.92	08 February 2022	Interest	Not yet due
	37.86	08 March 2022	Interest	Not yet due
	41.92	08 April 2022	Interest	Not yet due
	40.57	08 May 2022	Interest	Not yet due
	41.92	08 June 2022	Interest	Not yet due
	40.57	08 July 2022	Interest	Not yet due
	41.92	08 August 2022	Interest	Not yet due
	41.92	08 September 2022	Interest	Not yet due
	40.57	08 October 2022	Interest	Not yet due
	41.92	08 November 2022	Interest	Not yet due
	40.57	08 December 2022	Interest	Not yet due
	41.92	08 January 2023	Interest	Not yet due
	41.92	08 February 2023	Interest	Not yet due
	37.86	08 March 2023	Interest	Not yet due
	41.89	08 April 2023	Interest	Not yet due
	40.46	08 May 2023	Interest	Not yet due
	41.81	08 June 2023	Interest	Not yet due
	40.46	08 July 2023	Interest	Not yet due
	41.81	08 August 2023	Interest	Not yet due
	41.81	08 September 2023	Interest	Not yet due
	40.46	08 October 2023	Interest	Not yet due
	41.81	08 November 2023	Interest	Not yet due
40.46	08 December 2023	Interest	Not yet due	
41.81	08 January 2024	Interest	Not yet due	
41.81	08 February 2024	Interest	Not yet due	
39.11	08 March 2024	Interest	Not yet due	
11.00% Secured redeemable non-convertible debenture (ISIN- INE614X07084)	2,607.12	08 March 2024	Principal	Not yet due
	286.78	08 March 2022	Interest	Not yet due
	286.78	08 March 2023	Interest	Not yet due
	286.83	08 March 2024	Interest	Not yet due

Non-convertible debentures redeemable at premium (ISIN- INE614X07092)	1,937.76	08 March 2024	Principal	Not yet due
	1,329.81	08 March 2024	Premium on redemption	Not yet due
10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07134)	718.22	27 June 2021	Principal	Not yet due
	73.76	27 June 2021	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	348.00	27 June 2021	Principal	Not yet due
	75.11	27 June 2021	Premium on redemption	Not yet due
9.95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	1,237.09	27 June 2022	Principal	Not yet due
	10.45	27 April 2021	Interest	Not yet due
	10.12	27 May 2021	Interest	Not yet due
	10.45	27 June 2021	Interest	Not yet due
	10.12	27 July 2021	Interest	Not yet due
	10.45	27 August 2021	Interest	Not yet due
	10.45	27 September 2021	Interest	Not yet due
	10.12	27 October 2021	Interest	Not yet due
	10.45	27 November 2021	Interest	Not yet due
	10.12	27 December 2021	Interest	Not yet due
	10.45	27 January 2022	Interest	Not yet due
	10.45	27 February 2022	Interest	Not yet due
	9.44	27 March 2022	Interest	Not yet due
	10.45	27 April 2022	Interest	Not yet due
	10.12	27 May 2022	Interest	Not yet due
	10.45	27 June 2022	Interest	Not yet due
	10.41% Secured redeemable non-convertible debenture (ISIN- INE614X07167)	1,220.95	27 June 2022	Principal
127.10		27 June 2022	Interest	Not yet due
127.10		27 June 2022	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07175)	427.80	27 June 2022	Principal	Not yet due
	147.99	27 June 2022	Premium on redemption	Not yet due
10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	1,564.25	27 June 2024	Principal	Not yet due
	13.46	27 April 2021	Interest	Not yet due
	13.02	27 May 2021	Interest	Not yet due
	13.46	27 June 2021	Interest	Not yet due
	13.02	27 July 2021	Interest	Not yet due
	13.46	27 August 2021	Interest	Not yet due
	13.46	27 September 2021	Interest	Not yet due
	13.02	27 October 2021	Interest	Not yet due
	13.46	27 November 2021	Interest	Not yet due
	13.02	27 December 2021	Interest	Not yet due
	13.46	27 January 2022	Interest	Not yet due
	13.46	27 February 2022	Interest	Not yet due
	12.16	27 March 2022	Interest	Not yet due
	13.46	27 April 2022	Interest	Not yet due
	13.02	27 May 2022	Interest	Not yet due
	13.46	27 June 2022	Interest	Not yet due
	13.02	27 July 2022	Interest	Not yet due
	13.46	27 August 2022	Interest	Not yet due
	13.46	27 September 2022	Interest	Not yet due
	13.02	27 October 2022	Interest	Not yet due
	13.46	27 November 2022	Interest	Not yet due
	13.02	27 December 2022	Interest	Not yet due
	13.46	27 January 2023	Interest	Not yet due
	13.46	27 February 2023	Interest	Not yet due
	12.16	27 March 2023	Interest	Not yet due
	13.43	27 April 2023	Interest	Not yet due
	12.99	27 May 2023	Interest	Not yet due
	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	Interest	Not yet due
	13.42	27 November 2023	Interest	Not yet due
	12.99	27 December 2023	Interest	Not yet due
13.42	27 January 2024	Interest	Not yet due	
13.42	27 February 2024	Interest	Not yet due	
12.56	27 March 2024	Interest	Not yet due	
13.45	27 April 2024	Interest	Not yet due	
13.02	27 May 2024	Interest	Not yet due	
13.46	27 June 2024	Interest	Not yet due	

10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)	1,280.03	27 June 2024	Principal	Not yet due
	135.81	27 June 2021	Interest	Not yet due
	135.81	27 June 2022	Interest	Not yet due
	135.72	27 June 2023	Interest	Not yet due
	135.90	27 June 2024	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07209)	438.56	27 June 2024	Principal	Not yet due
	287.62	27 June 2024	Premium on redemption	Not yet due
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	121.29	06 September 2021	Principal	Not yet due
	12.27	06 September 2021	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10	06 September 2021	Principal	Not yet due
	10.22	06 September 2021	Premium on redemption	Not yet due
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	297.04	06 September 2022	Principal	Not yet due
	2.47	06 April 2021	Interest	Not yet due
	2.40	06 May 2021	Interest	Not yet due
	2.47	06 June 2021	Interest	Not yet due
	2.40	06 July 2021	Interest	Not yet due
	2.47	06 August 2021	Interest	Not yet due
	2.47	06 September 2021	Interest	Not yet due
	2.40	06 October 2021	Interest	Not yet due
	2.47	06 November 2021	Interest	Not yet due
	2.40	06 December 2021	Interest	Not yet due
	2.47	06 January 2022	Interest	Not yet due
	2.47	06 February 2022	Interest	Not yet due
	2.24	06 March 2022	Interest	Not yet due
	2.47	06 April 2022	Interest	Not yet due
	2.40	06 May 2022	Interest	Not yet due
	2.47	06 June 2022	Interest	Not yet due
	2.40	06 July 2022	Interest	Not yet due
	2.47	06 August 2022	Interest	Not yet due
	2.47	06 September 2022	Interest	Not yet due
	10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	224.70	06 September 2022	Principal
23.08		06 September 2021	Interest	Not yet due
23.08		06 September 2022	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07266)	85.56	06 September 2022	Principal	Not yet due
	29.13	06 September 2022	Premium on redemption	Not yet due
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	379.07	06 September 2024	Principal	Not yet due
	3.23	06 April 2021	Interest	Not yet due
	3.13	06 May 2021	Interest	Not yet due
	3.23	06 June 2021	Interest	Not yet due
	3.13	06 July 2021	Interest	Not yet due
	3.23	06 August 2021	Interest	Not yet due
	3.23	06 September 2021	Interest	Not yet due
	3.13	06 October 2021	Interest	Not yet due
	3.23	06 November 2021	Interest	Not yet due
	3.13	06 December 2021	Interest	Not yet due
	3.23	06 January 2022	Interest	Not yet due
	3.23	06 February 2022	Interest	Not yet due
	2.92	06 March 2022	Interest	Not yet due
	3.23	06 April 2022	Interest	Not yet due
	3.13	06 May 2022	Interest	Not yet due
	3.23	06 June 2022	Interest	Not yet due
	3.13	06 July 2022	Interest	Not yet due
	3.23	06 August 2022	Interest	Not yet due
	3.23	06 September 2022	Interest	Not yet due
	3.13	06 October 2022	Interest	Not yet due
	3.23	06 November 2022	Interest	Not yet due
	3.13	06 December 2022	Interest	Not yet due
	3.23	06 January 2023	Interest	Not yet due
	3.23	06 February 2023	Interest	Not yet due
	2.92	06 March 2023	Interest	Not yet due
	3.23	06 April 2023	Interest	Not yet due
	3.12	06 May 2023	Interest	Not yet due
	3.22	06 June 2023	Interest	Not yet due
	3.12	06 July 2023	Interest	Not yet due
	3.22	06 August 2023	Interest	Not yet due
	3.22	06 September 2023	Interest	Not yet due
	3.12	06 October 2023	Interest	Not yet due
3.22	06 November 2023	Interest	Not yet due	

	3.12	06 December 2023	Interest	Not yet 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 due
	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
	124.09	06 September 2023	Interest	Not yet due
	124.39	06 September 2024	Interest	Not yet due
Non-convertible debentures redeemable at premium (ISIN- INE614X07290)	103.62	06 September 2024	Principal	Not yet due
	67.18	06 September 2024	Premium on redemption	Not yet due
9.50 % Secured redeemable non-convertible debenture (ISIN- INE614X07316)	2,500.00	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