



Date: February 14, 2022

Scrip Code – 532960, 890145
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

DHANI – EQ, DHANIPP
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 051

Sub: Earnings Update for the quarter ended December 31, 2021

Dear Sir,

Please find enclosed an Earnings Update of Dhani Services Limited for the quarter ended December 31, 2021, for your information and record.

Thanking you,

For **Dhani Services Limited**

Lalit Sharma
Company Secretary

CC:
Luxembourg Stock Exchange, Luxembourg





Investor Presentation Q3 FY21-22

OneFreedom Credit

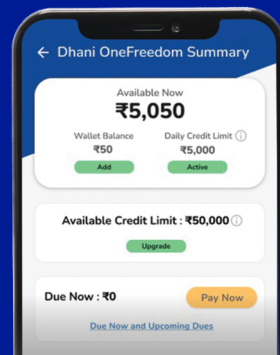
Card with Credit for all Daily Needs



Up to 5 Lakh Credit
at 0% Interest



Repay in
3 Easy Payments



Daily Goods Store

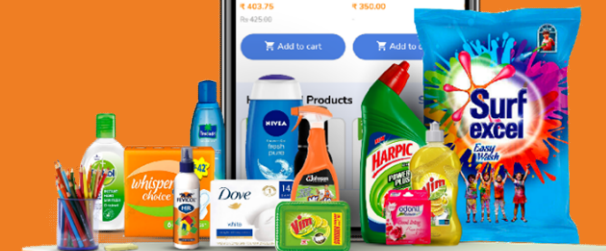
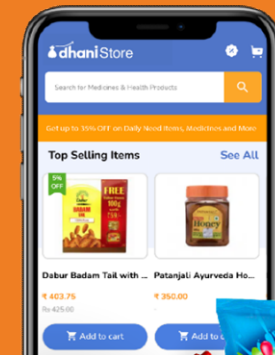
Lowest Price Guaranteed on all Daily Needs



Grocery, Household Items,
Personal Care & more



Doorstep
Delivery



LOWEST PRICE GUARANTEED

Q3 FY22 Financial Update








(In ₹ Crores)

	Total (A+B)			Digital Business (A)			Legacy Business (B)		
	Q3	Q2	Growth	Q3	Q2	Growth	Q3	Q2	Growth
Revenues	502	334	50%	377	206	83%	125	128	-3%
Expenses	690	562	22%						
PAT	-218	-206	-6%						
DLSL Loan Book	4,010	3,303	21%	1,288	358	260%	2,722	2,945	-8%

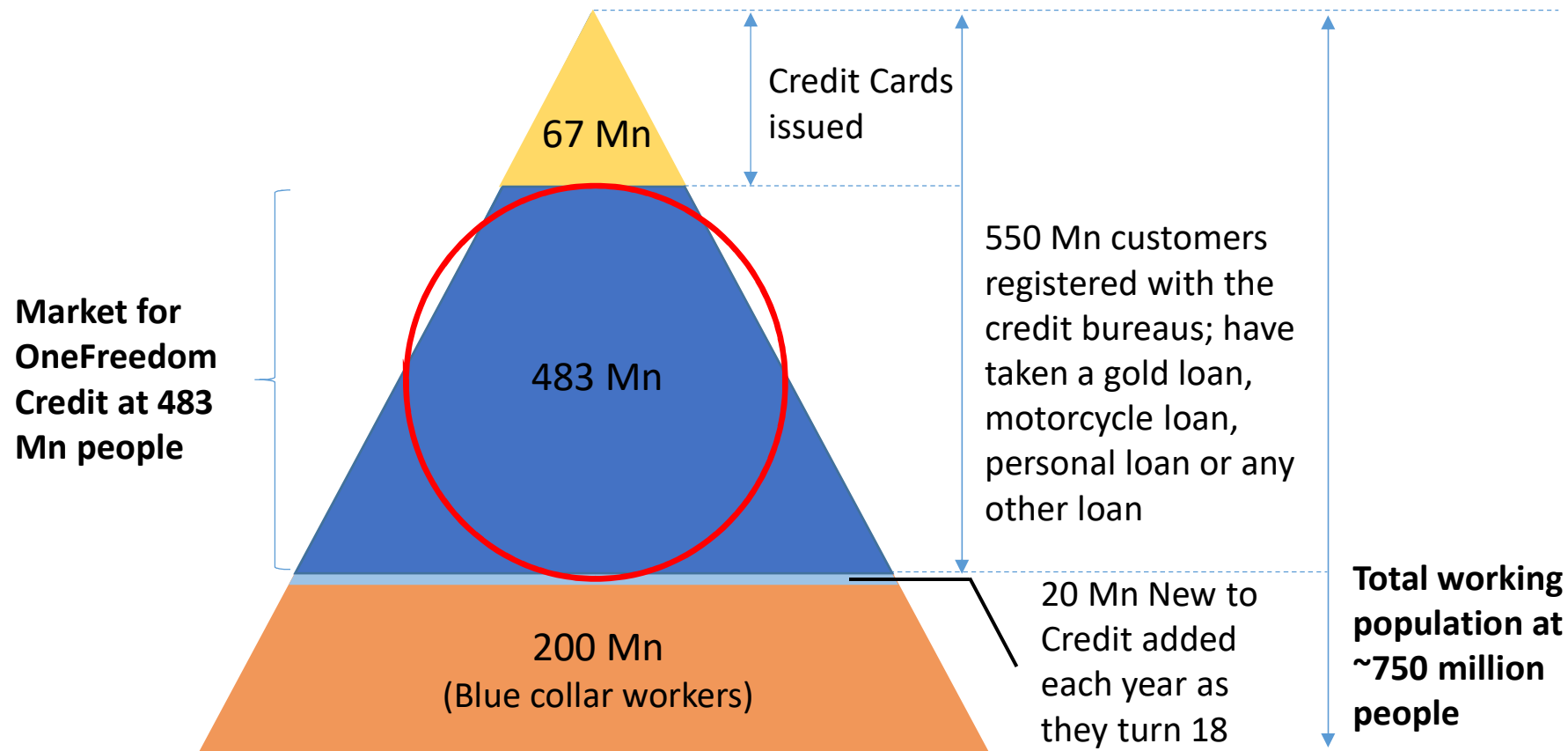
- Digital Business is conducted through Dhani app and comprises of subscription income and sales on online store. Legacy Business comprises of legacy personal/sme loans, arc and real estate brokerage business

Massive Opportunity for Transaction Finance in India



	 US	 Australia	 UK	 Germany	 India
Number of internet users (million, % of population)	290 (78%)	22 (88%)	55 (80%)	71 (88%)	550 (40%)
Number of online shoppers (million)	200	12	40	47	100
Total retail market (USD billion)	3,600	250	500	550	820
Online retail market (billion, % of total retail market)	450 (13%)	20 (8%)	90 (18%)	80 (15%)	30 (4%)
Household debt to GDP (% of GDP)	80	120	94	53	16
Credit card penetration (%)	75	75	55	35	3

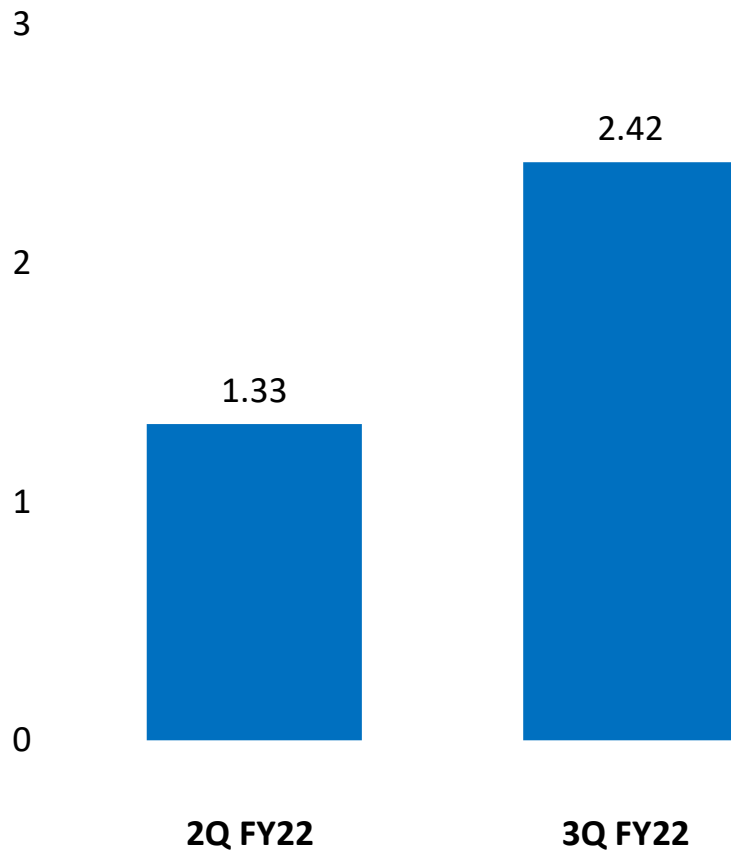
Market for OneFreedom Credit Subscribers in India



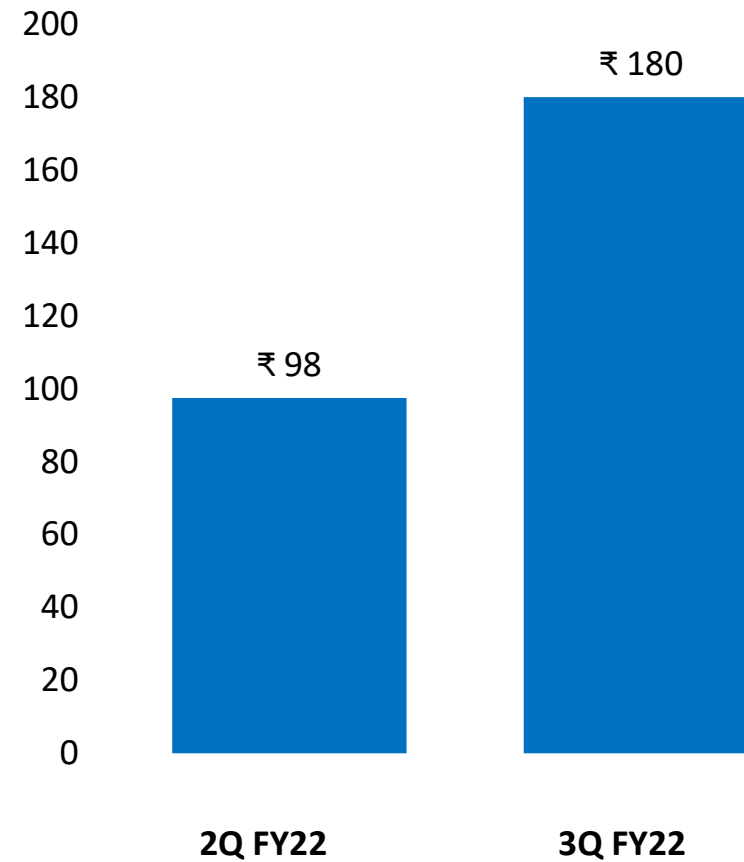
OneFreedom Credit Paying Subscribers & Subscription Fees



OneFreedom Credit Paying Subscribers
million



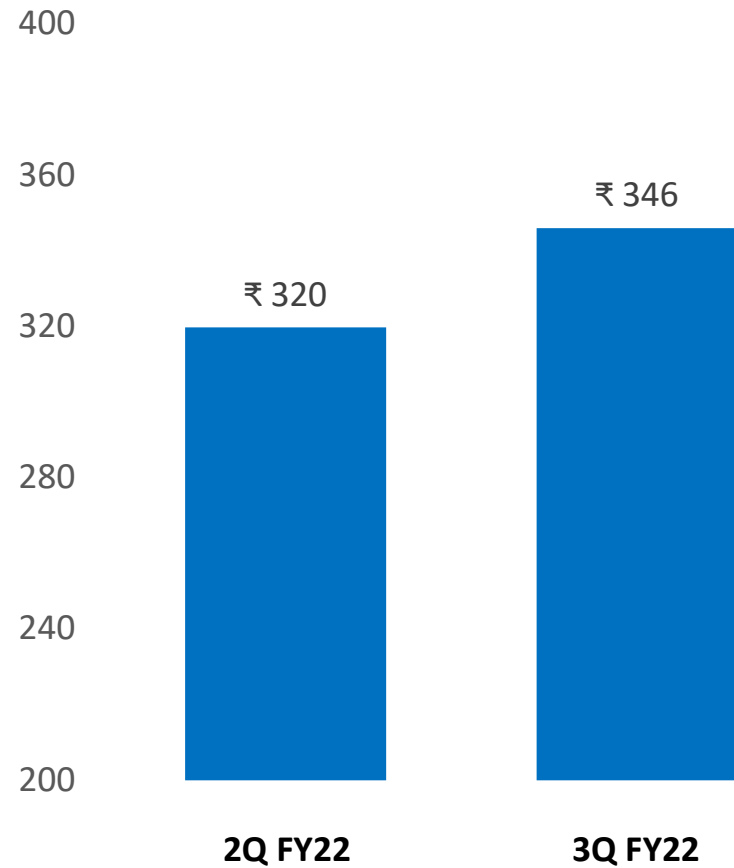
OneFreedom Credit Subscription Fees
Crores



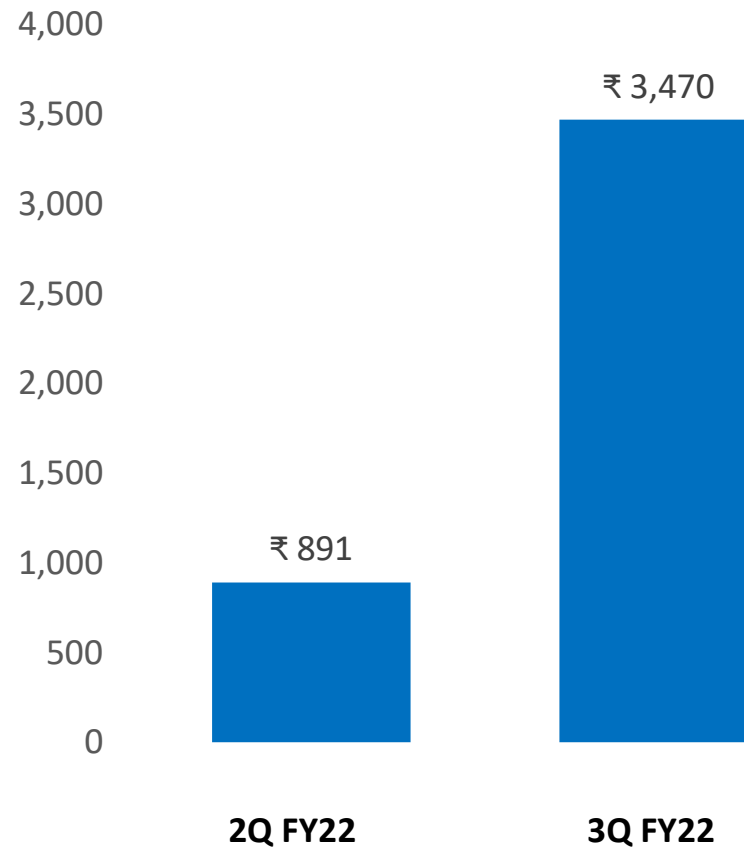
OneFreedom Credit Average Monthly Subscription Fees & Disbursal



OneFreedom Credit Average Monthly Subscription Fees



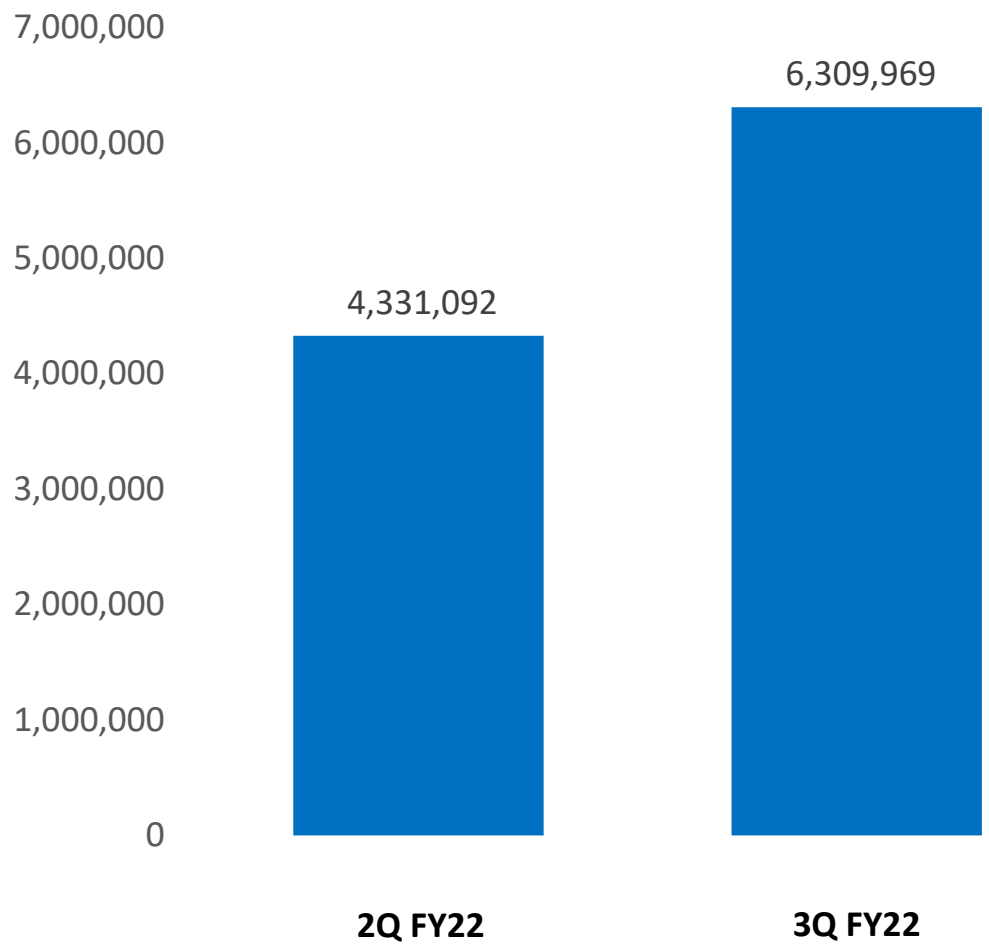
OneFreedom Cumulative Credit Disbursal Crores



We Are #1 RuPay Card Issuer Amongst PPI Issuers



Total Dhani cards at the end of the quarter

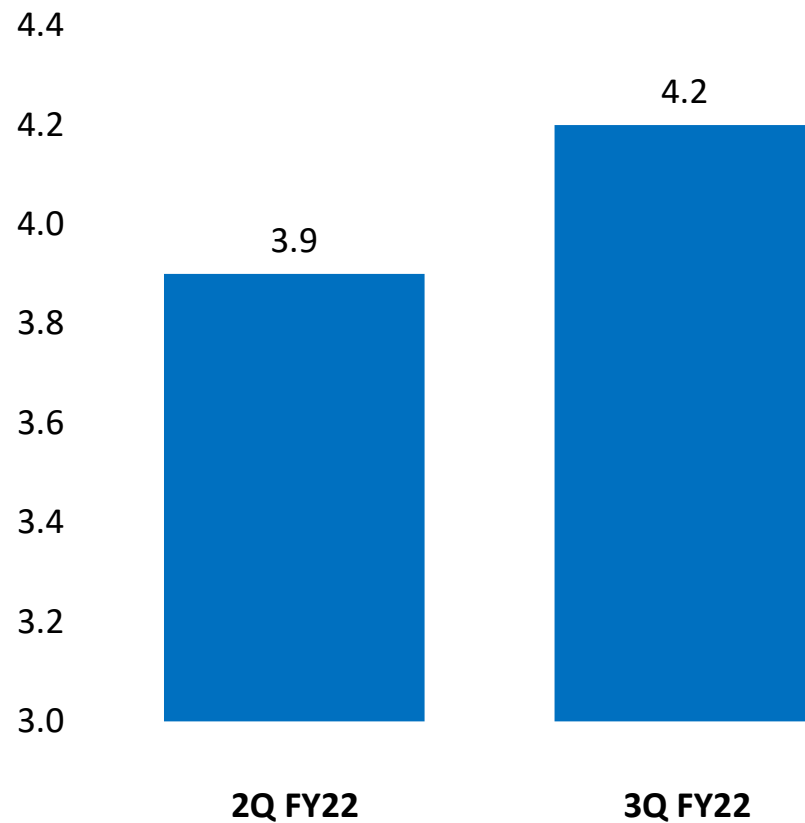


Our Customers Love Our Products



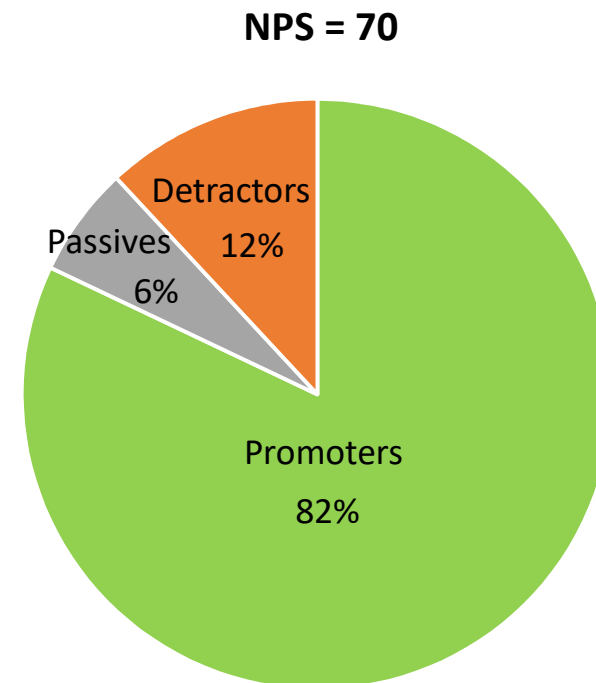
App Rating on Google Play Store

Rating done by 1.8 million+ customers

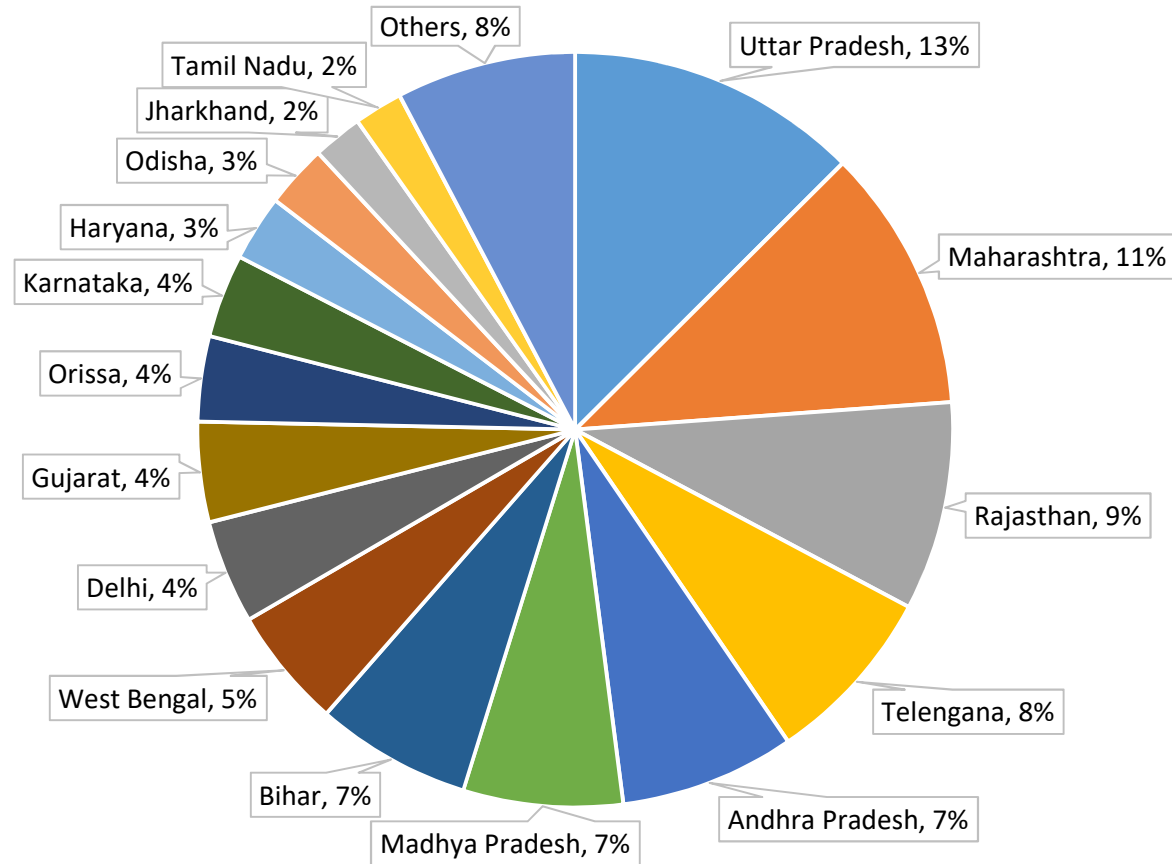


App Net Promoter Score

Rating done by 300k+ customers



OneFreedom Credit Subscribers by State

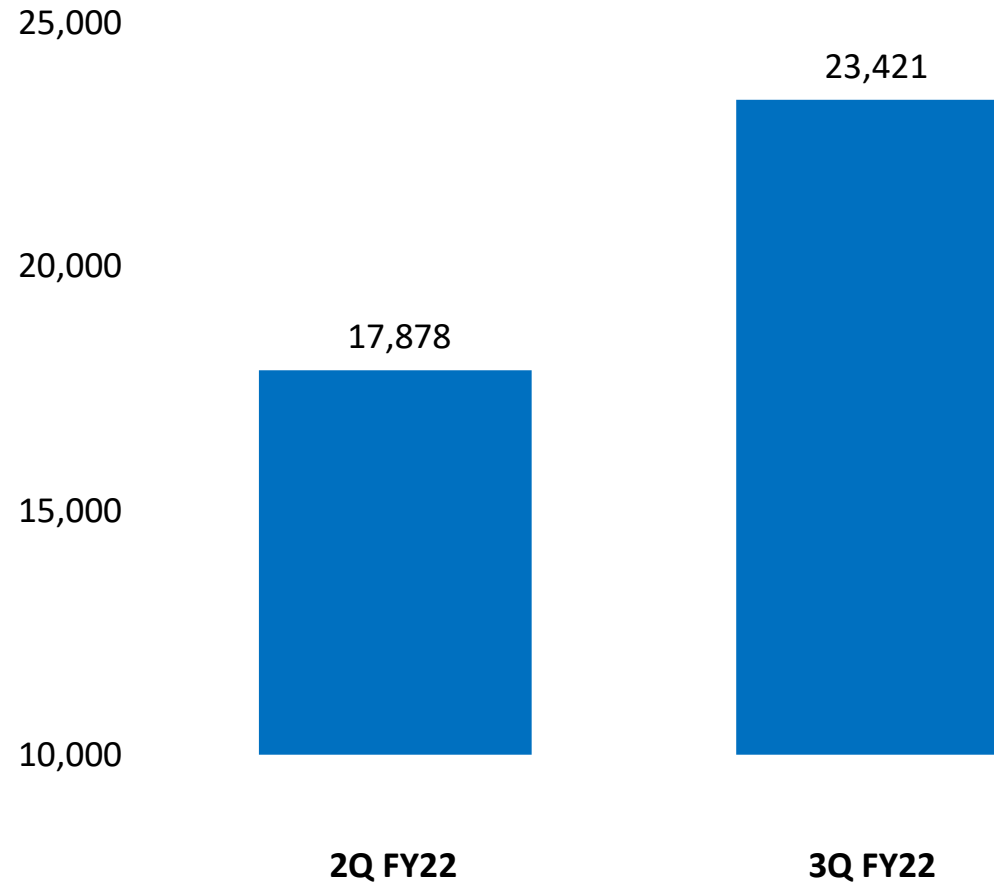


2.42 Mn Retained OneFreedom subscribers across India

Dhani Organization Strength



Number of full time employees



Q3 FY22 Consolidated Financials



	(In ₹ Crores)
	<u>31 Dec, 2021</u>
OneFreedom Loans	+ 1,288
Legacy Loans – Personal/SME	+ 2,722
ARC Assets	+ 778
Real Estate Brokerage Assets	+ 464
Fixed Assets Net of Receivables & Other Liabilities	+ 1,085
Cash in hand, FDs & Liquid Investments	+ 1,671
Borrowings & NCDs	- 2,057
Net Worth	<u>5,950</u>

SAFE HARBOUR STATEMENT



This document contains certain forward-looking statements based on current expectations of Dhani Services Ltd.'s (CIN: L74999DL1995PLC069631) management. Actual results may vary significantly from the forward-looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Dhani Services Ltd.; the general state of the Indian economy; and the management's ability to implement the company's strategy. Dhani Services Ltd. doesn't undertake any obligation to update these forward-looking statements.

This document does not constitute an offer or recommendation to buy or sell any securities of Dhani Services Ltd. or any of its subsidiaries or associate companies. This document also doesn't constitute an offer or recommendation to buy or sell any financial products offered by Dhani Services Ltd.

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