



Date: May 30, 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 March 31, 2022

Dear Sir,

Please find enclosed an Earnings Update of Dhani Services Limited (*formerly Indiabulls Ventures Limited*) for the quarter ended March 31, 2022, for your information and record.

Thanking you,

For **Dhani Services Limited**
(*formerly Indiabulls Ventures Limited*)

Lalit Sharma
Company Secretary

CC:
Luxembourg Stock Exchange, Luxembourg





Dhani Services Ltd

Investor Presentation Q4 FY21-22

FY22 Financial Update



(In ₹ Crores)

	FY22	FY21
Revenues	1,465	1,363
Expenses	2,366	1,572
PAT	-860	-230
Loan Book	3,708	4,160

In FY22 legacy loan book reduced from ₹4,160 Cr to ₹2,199 Cr, a reduction of ₹1,961 Cr

Large Customer Franchise



	<u>(Lacs)</u>
Total individual customers served	527
Individual paid customers served in FY22	78
Total active paid individual customers*	61

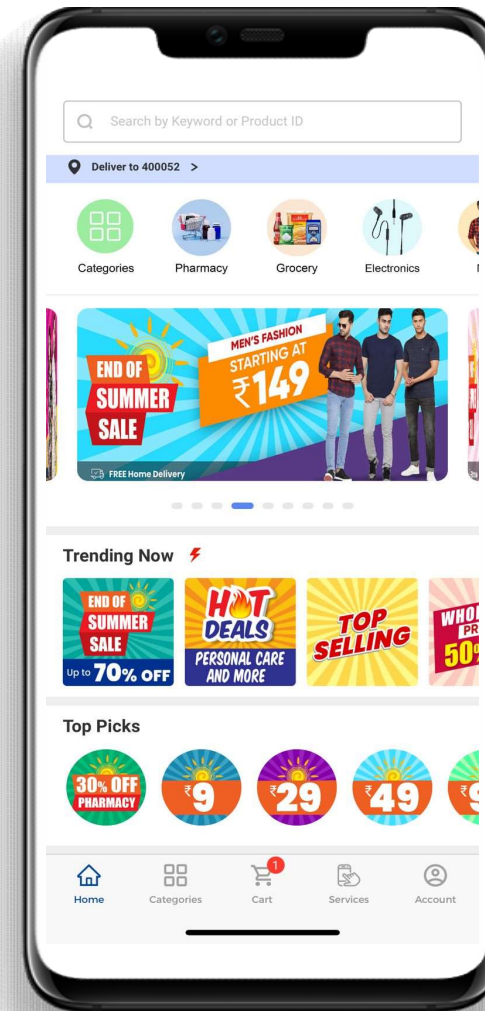
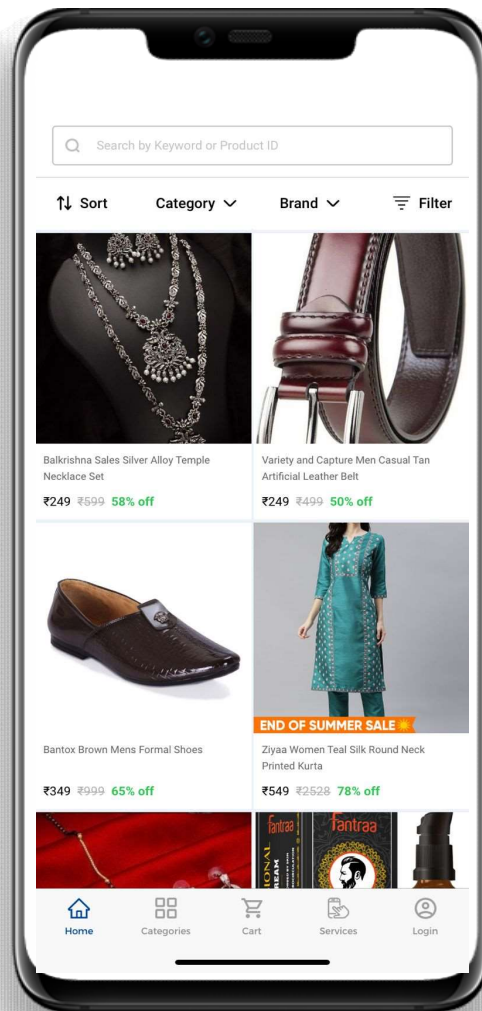
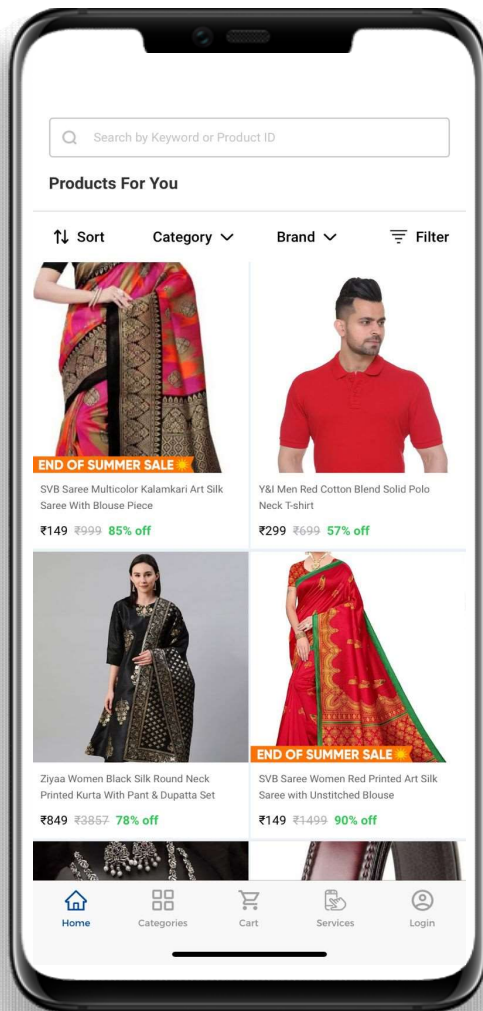
* As of March 31st, 2022

| dhani+ Robust Business Model



- ₹500 Annual Membership Fee, to be paid upfront
- Credit available up to ₹50,000 for shopping on Dhani
- Payable in 3 easy instalments (T+1, T+30, T+60) at 0% interest if paid on time
- 3% interest per month levied as late payment charges if instalments not paid on time
- Guaranteed 2% cashback through Dhani cash for future orders
- Guaranteed free delivery on all orders
- Take rate of up to 10% from suppliers on Dhani
- Scope of higher take rate with credit for their products

Extensive Product Selection on Dhani Across Wide Range of Categories (from Food to Fashion to Medicines)



Over 10 lakh products in 100+ categories

Q4 FY22 Consolidated Financials



	(In ₹ Crores)
	<u>31 Mar, 2022</u>
OneFreedom Loans	+ 1,285
Legacy Loans – Personal/SME	+ 2,059
ARC Assets	+ 755
Real Estate Brokerage Assets	+ 496
Fixed Assets Net of Receivables & Other Liabilities	+ 1,373
Cash in hand, FDs & Liquid Investments	+ 1,552
Borrowings & NCDs	- 2,249
Net Worth	<u>5,271</u>

Shareholding Pattern



	31 Mar, 2022	31 Mar, 2021
Founder	33.00%	29.26%
Foreign Institutional Shareholding	22.48%	41.56%
Udaan Employee Welfare Trust	4.87%	3.23%
Mutual Funds/Banks/Indian Financial Institutions	0.71%	0.71%
Public	38.94%	25.24%
Total	100.00%	100.00%

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.

Investor Contact

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