

November 11, 2020

**BSE Limited** Wholesale Debt Market Segment Phiroze Jeejeebhoy Towers, Dalal Street, <u>MUMBAI – 400 001</u> National Stock Exchange of India Limited Wholesale Debt Market Segment "Exchange Plaza", Bandra-Kurla Complex, Bandra (East), <u>MUMBAI-400 051</u>

Sub: Un-Audited Financial Results of Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) (the Company) for the half year ended September 30, 2020

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 Un-Audited Financial Results of the Company for the half year ended September 30, 2020, approved by the Board of Directors of the Company at its meeting held today i.e. November 11, 2020.

We also submit herewith Limited Review Report dated November 11, 2020, issued by the Statutory Auditors of the Company, on the un-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 Indiabulls Consumer Finance Limited) CIN: U74899DL1994PLC062407 Reg. Office: M - 62 & 63, First Floor, Connaught Place, New Delhi - 110001. T. +91 11 30252900 F. +91 11 30252901 Corp. Office: One Indiabulls Center, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013 T. +91 22 3989555 F. +91 124 39805300 Website: www.dhani.com | Email: support@dhani.com

Walker Chandlok & Co LLP 11th floor, Tower II, One Inlemational Center, SB Marg, Prabhadevi (W) Mumbal – 400 013 India T +91 22 6826 2699 F +91 22 6826 2601

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

To the Board of Directors of Dhani Loans and Services Limited (formerly known as Indiabulis Consumer Finance Limited)

- 1. We have reviewed the accompanying statement of consolidated unaudited financial results ('the Statement') of Dhani Loans and Services Limited (formerly known as Indiabulis Consumer Finance Limited) ('the Company') and its subsidiaries (the Holding Company and its subsidiarios together referred to as 'the Group'), (refer Annexure 1 for the list of subsidiaries included in the Statement) for the half year ended 30 September 2020, 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), including relevant circulars issued by the SEBI from time to time.
- 2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars Issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted and procedures performed as stated in paragraph 3 above and upon consideration of the review reports of other auditors referred in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which It is to be disclosed, or that it contains any material misstatement.



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Chartered Accountants

Offices in Bengeleru, Chandigath, Channal, Gurugram, Hyderabad, Kochi, Kolkala, Mumbal, New Deihi, Nolda and Puna

Welker Chandlok & Co LLP is registered with limited liability with identification number AAC-2085 and its registered office at L-41 Conneught Circus, New Delhi, 110001, India

## Walker Chandiok & Co LLP

Dhani Loans and Services Limited (formerly known as Indiabulls Consumer Finance Limited) Independent Auditor's Review Report on Consolidated Unaudited Half-Yearly Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

#### Emphasis of Matter - Effects of COVID 19 pandemic

5. We draw attention to note 4 of the accompanying Statement, which describes the uncertainties relating to COVID-19 pandemic on the Group's operations that are dependent on future developments and the consequential impact thereof on the impairment assessment of financial assets outstanding as at 30 September 2020. Our conclusion is not modified in respect of this matter.

#### Other Matter

6. We did not review the interim financial statements/financial information/financial results of 4 subsidiaries included in the Statement, whose financial information reflect total assets of ₹ 159,574.78 lakh as at 30 September 2020 and total revenue of ₹ 8,329.89 lakh, total net loss after tax of ₹ 1,760.88 lakh, total comprehensive loss of ₹ 1,789.00 lakh, for the half year ended on 30 September 2020, as considered in the Statement. These interim financial statements /financial information/ financial results have been reviewed by other auditors whose review reports have been furnished to us by the management, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the review reports of such other auditors.

Our conclusion 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.

7. The comparative consolidated unaudited financial results for the half year ended 30 September 2019 includes financial information of Indiabulls Distribution Services Limited and Indiabulls Investment Advisor Limited, acquired in previous year from the ultimate Holding Company, Dhani Services Limited (formerly known as Indiabulls Ventures Limited), which were reviewed by another firm of Chartered Accountant, M/s A Sardana & Co., who have expressed unmodified conclusion on the respective financial information for the half year ended 30 September 2019 vide their review reports dated 21 October 2019 and dated 18 October 2019 respectively. Our conclusion is not modified in respect of this matter.

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

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Khushroo B. Panthaky Partner Membership No:042423

UDIN:20042423AAAAIT9926

Place: Mumbai Date: 11 November 2020

Chartered Accountents

# Walker Chandiok & Co LLP

Dhani Loans and Services Limited (formerly known as Indiabulls Consumer Finance Limited) Independent Auditor's Review Report on Consolidated Unaudited Half-Yearly Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

#### Annexure 1

List of entities included in the Statement

- 1. Indiabulis Investment Advisors Limited
- 2. Indiabulls Distribution Services Limited
- 3. Indiabulis Alternate Investments Limited
- 4. I ranserv Limited (formerly Transerv Private Limited)



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#### Chartered Accountants

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#### Dhani Loans and Services Limited (Formerly known as Indiabulls Consumer Finance Limited) (CIN: U74899DL1994PLC062407) Statement of Unaudited Consolidated Financial Results for the six months ended 30 September 2020

				(Amount in 7 Lak
	Statement of Unaudited Consolidated Financia			
		For six months ended	For six months ended	For year ended
	Particulars	30 September 2020	30 September 2019	31 March 2020
		(Unaudited)	(Unaudited)	(Audited)
T	Revenue from operations			
	Interest income	52,116.00	105,890.47	182,197.
	Dividend income	-	-	4,934.
	Fees and commission income	5,386.37	4,673.62	18,975.
	Net gain on fair value changes	1,279.22	1,321.96	125
	Net gain on derecognition of financial assets	12,998.35	21,788.53	61.669
	Total revenue from operations	71,760.02	133,674.58	267,902
2	Other income	362,07	260.55	465
3	Total income (1+2)	72,142,09	133,935.13	268,368
	Expenses :			
1	Finance costs	24,697.99	47,674.72	85,772
1	Fees and commission expense	1.052.65	691.73	2.830
	Impairment on financial assets	4,954,73	13,495,46	89.649
	Employee benefits expenses	13,581.84	23,434,08	43,509
:	Depreciation and amortisation	4,686,30	4,703.25	9,967
	Other expenses	12,470,15	20,816,96	42.454
4	Total expenses	61,443.66	110,616,20	274,184
	Profit/ (Loss) before tax (3-4)	10,698.43	23,118.93	(5,816
	Tax expense:			
•	(a) Current tax	7,109.53	4,571.81	1,181
	(b) Deferred tax (credit)/charge	(3.679.95)	2.354.97	(3,255
	Total tax expense	3,429,58	6,926.78	(2,073
7	Profit/ (Loss) for the period (5-6)	7,268.85	16,192.15	(3,742
	Other comprehensive income			
-	Items that will not be reclassified to profit or loss	526.03	(127.36)	(65
	Income-tax relating to items that will not be reclassified to profit or loss	(132.39)	31.64	16
	liems that will be reclassified to profit or loss	(159.00)	1,579,83	1.059
	Income-tax relating to items that will be reclassified to profit or loss	40.02	(397.61)	(266
	Total other comprehensive income	274.66	1,086.50	743
9	Total comprehensive income for the period (7+8)	7,543.51	17,278.65	(2,999
	Net profit/ (loss) after tax attributable to :-			10,222
	Owners of the Holding Company	7,202.00	16,633,96	(4,147
	Non controlling interests	66.85	(441.80)	405
11	Other comprehensive income attributable to :-		(141.00)	-202
1	Owners of the Holding Company	274,66	1.086.50	730
	Non controlling interests	2/4.00	1,000.50	13
12	Total comprehensive income attributable to :-	······		10
	Owners of the Holding Company	7,476.66	17,720,46	(3,417
	Non controlling interests	66.85	(441.80)	418
13	Paid-up equity share capital (face value of ₹ 10 each per equity share)	6,118.80	6.118.80	6,118
	Other equity as per Statement of Assets and Liabilities		0.118.00	408.175
	Earnings per share (EPS) (face value of ₹ 10 each per equity share)			408,1/2
1	*(EPS for the six months ended not annualised)			
1	(1) Basic (amount in ₹)		01 101	
		11.77*	27.19*	(6
	(2) Diluted (amount in ₹)	11.77*	27.19*	((





### Notes to the Unaudited Consolidated Financial Results:

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	Note 1: Consolidated Statement of Assets and Liabilities as at	** · · ·	·····
Particulars		As at 30 September 2020 (Unaudited)	As at 31 March 2020 (Audited)
A ASSETS			
1. Financial ass			
	h equivalents	67,642.71	199,091,49
Other bank b	alance	45,298.22	38,724.63
Receivables (i) Trade rece	head los	10 5 5 0 0	
(ii) Other rece		12,560.08 6,200.27	13,115.14 5,865.14
Loans	AV40/15	562,853,71	479,856,54
Investments		48,053.13	479,830,59
Other financi	al assats	98,705.13	85,855.19
Total financi		841,313,55	881,262.11
A Due Course			
<ol> <li>Non-financia Current tax a:</li> </ol>			
Deferred tax		8,222.94	13,398.01
	at and equipments	11,538,17	7,950.61
Right-of-use		6,480.90	6,746.22
	iets under development	14,375.65 97.12	22,820.32 542.56
Goodwill	ees under development	6,482,97	3,586,66
Other intangi	ble assets	7,990.90	9,578,19
Other non-fin		26,790.57	26,933.02
Total non fin		81,979.22	91,555.64
Total assets		923,292.77	972,817,75
B LIABILITIES			
1. Financial liab	ollities		
(a) Fayables			
Trade payable	25		
(i) total outsta	nding dues of micro enterprises and small enterprises	2.60	2.42
(ii) total outst	anding dues of creditors other than micro enterprises and small enterprises	7,328.92	7.205.40
Other payable	5		.,
(i) total outsta	nding dues of micro enterprises and small enterprises	-	*
(ii) total outst	anding dues of creditors other than micro enterprises and small enterprises	5,337.94	3,398.34
Debt securitie		129,479.72	79,677.24
	ther than debt securities)	293,586.32	403,667,84
Lease liabilitie		15,863,30	24,107.72
Other financia		40.339.07	19,972.75
Total financia	al liabilities	491,937.87	538,031,71
2. Non-financia	1 liabilities		
Provisions		2,096.70	2.684.61
	ancial liabilities	2,035.77	6.163.87
Total non fin	ancial liabilities	4,132.47	8,848.49
3 EQUITY			
Equity share o	apital	6,118.80	6,118,80
Other equity		414,101.28	408.175.93
	stable to the owners of the Holding Company	420,220.08	414,294,73
Non controllin	ing interests	7,002.35	11,642.83
Total equity		427,222.43	425,937.56
Total Habiliti	es and equity	923,292,77	972,817,75





- 2 Dhani Loans and Services Limited (formerly Indiabults Consumer Finance Limited) ('DLSL', 'the Company', 'the Holding Company') and its subsidiaries are together referred to as 'the Group' in the following notes. These unaudiled consolidated financial results of DLSL for the six months ended 30 September 2020 have been reviewed by the Audit Committee and subsequently approved at the needing of the Board of Directors held on 11 November 2020. 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 anended).
- 3 During the six months ended 30 September 2020, the Company has further acquired remaining 58% stake in Transerv Limited (formerly Transerv Private Limited) making it a wholly owned subsidiary of the Company.
- 4 COVID-19, a global pandemic, has contributed to a significant decline and volatility in global and Indian markets and a significant decrease in economic activity. The Group's businesses are expected to be impacted by lower lending opportunities and decline in collection efficiencies. The Group's capital and liquidity position remains strong and would continue to be the focus area for the Group. Further pursuant to Reserve Bank of India's circulars dated 27 March 2020, 17 April 2020 and 23 May 2020, respectively, allowing lending institutions to offer moratorium
- Further pursuant to Reserve Bank of India's circulars dated 27 March 2020, 17 April 2020 and 23 May 2020, respectively, allowing lending institutions to offer moratorium to borrowers, the Group has extended moratorium to its borrowers in accordance with their Board approved policies. The Group has estimated expected credit losses based on information available at this point in time to reflect, among other things, the deterloration in macro-economic factors. Given the dynamic nature of the pandenuic situation, these estimates are based on early indicators, subject to uncertainty and may be effected by the severity and duration of the pandenuic, including government and regulatory measures and its effect on economy, the businesses and the financial metrics of the Group. However, the impact assessment of COVID-19 is a continuing process and the Group will continue to monitor any material changes to future economic conditions.

### During the six months ended 30 September 2020, the Holding Company has issued and allotted non-convertible debentures as follows.

Particulars	Amount	Date of issue	Date of listing				
	(č in lakh)	Date of those	NSE	BSE			
Non-convertible debentures ('NCDs')- Privately placed*	50,000.00	18 September 2020	01 October 2020	06 October 2020			
* 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 Hokling Company							
(both present and future) and current and future loan assets of the Holding C	Company and all	monies receivable thereind	ler such that with a minimu	IN SECURITY COVER OF			

(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 : 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 the name of the Holding Company with its consumer brand Dhani.
- 7 The Hon'ble Supreme Court of India through an interim order dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR), has directed that accounts which were not declared NPA till 31 August 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Holding, Company has not classified any account as NPA, as per RBI norms, after 31August 2020 which was not NPA as of 31 August 2020. The Holding Company continues to hold provisions towards such borrower accounts as if these accounts were classified as impaired (Stage3) as per the Ind AS 109 as at 30 September 2020. The Holding Company has made additional provisions towards such borrower accounts at rates applicable to Stage 3 cases as per Ind AS 109 as at 30 September 2020.





	Six mont	ı ended	Year ended	
Particulars	30 September 2020	30 September 2019	31 March 2020	
	(Unaudited)	(Unaudited)	(Audited)	
Segment revenue	1 001 001	C 051 40	40 550	
Broking and related activities	4,981.83	5,851.49	13,572.6	
Financing and related activities	66,963.27	128,469.83	257,961.1	
Others	67.80	230.12	407.	
Total	72,012.90	134,551.44	271,941.	
Less: Inter segment revenue	(232.88)	(876.86)	(4.038.	
Total revenue from operations	71,780.02	133,674.58	267,902,	
Segment results				
Profit before tax and interest expense				
Broking and related activities	3,229.97	4,768.75	2,004.	
Financing and related activities	8,075.15	25,586,99	4 369	
Others	11.32	172.32	163	
Total	11,316.44	30,528.06	6,537.	
(i) Less: Interest expense	261.83	7,103.10	11,785.	
(ii) (Less)/Add: Other unallocable income / (expenses)	(356.18)	(306.03)	(567	
Profit/ (Loss) before tax	10,698.43	23,118.93	(5,816	
Segment assets				
Broking and related activities	126,458,92	190,418.48	130,139	
Financing and related activities	766,077.15	1,027,720.32	816,917	
Unallocable segment assets	30,756,70	7,131.28	25,760	
Total	923,292.77	1,225,270.08	972,817	
Segment liabilities	and a second			
Broking and related activities	26,569,74	135,564.61	11.814	
Financing and related activities	469,500,45	627,829,47	534.975	
Unallocable segment liabilities	0.15	2,077,32	89	
Total	496.070.34	765,471.40	546,880	
Capital employed (segment assets - segment liabilities)				
Broking and related activities	99,889.18	4,329,05	118,325	
Financing and related activities	296,576.70	4,329,03	281,942	
	30,756,55	<sup>952,723,11</sup> 2,746,54	251,942 25.670	
Unallocable capital employed				

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

Place : Mumbai Date : 11 November 2020



For and gas behalf of Board of Directors

h Pinank Shan 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 of the Debentures and change in Credit Rating (if any):

CARE Ratings Limited	Public Issue Non convertible debenture CARE AA- ; Stable [Double A Minus; Outlook: Stable]
	Privately Placed Non convertible debenture CARE AA- ; Stable [Double A Minus; Outlook: Stable]

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

C Debt-Equity Ratio as on 30 September 2020: 1.00 times

D Irevious due date for the payment of interest and whether the same has been paid or not for the year ended on 30 September 2020 are as under

revious due date for the payment of interest and whether the sat		
Details of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest
0.6% Secured redeemable non-convertible debenture	14 November 2019	14 November 2019
ISIN- INE614X07100)		
0.75% Secured redeemable non-convertible debenture	08 March 2020	07 March 2020
ISIN- INE614X07027)		
ion-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
SIN- INE614X07035)	30 September 2020	30 September 2020
	08 April 2019	07 June 2019
	08 May 2019	08 May 2019
	08 June 2019	07 June 2019
	08 July 2019	06 July 2019
	08 August 2019	08 August 2019
	08 September 2019	07 September 2019
	08 October 2019	07 October 2019
	08 November 2019	08 November 2019
.40% Secured redeemable non-convertible debenture	08 December 2019	06 December 2019
5IN- INE614X07043)	08 January 2020	07 January 2020
	08 February 2020	06 February 2020
	08 March 2020	07 March 2020
	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
90% Secured redeemable non-convertible debenture	08 March 2020	07 March 2020
SIN- INE614X07050)	CO MALEI LONG	Or BREACH AVEO
on-convertible debentures redecmable at premium	Not applicable during year ended	Not applicable during year ended
IN- INE614X07068)	30 September 2020	30 September 2020
	08 April 2019	07 June 2019
	08 May 2019	08 May 2019
	08 June 2019	07 June 2019
	08 July 2019	06 July 2019
	08 August 2019	08 August 2019
	08 September 2019	07 September 2019
	08 October 2019	07 October 2019
	08 November 2019	05 November 2019
50% Secured redeemable non-convertible debenture		
IN- INE614X07076)	08 December 2019	06 December 2019
111-1110077/00 V/UJ	08 January 2020	07 January 2020
	08 February 2020	06 February 2020
	08 March 2020	07 March 2020
	08 April 2020	04 April 2020
	08 May 2020	06 May 2020
	<u>08 June 2020</u>	06 June 2020
	<u>08 July 2020</u>	07 July 2020
	08 August 2020	07 August 2020
	08 September 2020	07 September 2020
00% Secured redeemable non-convertible debenture IN- INE614X07084)	08 March 2020	07 March 2020
n-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
IN- INE614X07092)	30 September 2020	30 September 2020
60% Secured redeemable non-convertible debenture	14 November 2019	14 November 2019
IN- INE614X07118)	18 December 2019	18 December 2019
n-convertible debentures redeemable at premium	31 July 2020	31 July 2020
IN- INE614X07126)	21 July 2020	or year acad
27% Secured redeemable non-convertible debenture	27 june 2020	26 June 2020
IN-INE614X07134)		20 June 2020
on-convertible debenlures redeemable at premium	Not applicable during year ended	Not applicable during your do-
SIN- INE614X07142)		Not applicable during year ended
TILL HALVERY AND THE	30 September 2020	30 September 2020







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and Serv 0 C '<sup>e</sup>4q

Details of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest
	27 July 2019	26 July 2019
	27 August 2019	27 August 2019
	27 September 2019 27 October 2019	27 September 2019 25 October 2019
	27 October 2019 27 November 2019	25 October 2019 26 November 2019
	27 December 2019	26 December 2019
9.95% Secured redeemable non-convertible debenture	27 January 2020	26 Detember 2019
(ISIN- INE614X07159)	27 February 2020	26 February 2020
(19114 TIAPATAVIA TON)	27 March 2020	26 March 2020
	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
10.41% Secured redeemable non-convertible debenture	27 June 2020	26 June 2020
(ISIN- INF614X07167)		
Non-convertible debentures redecmable at premium	Not applicable during year ended	Not applicable during year ended
(ISIN- INE614X0/1/5)	30 September 2020	30 September 2020
	27 July 2019	26 July 2019
	27 August 2019	27 August 2019
	27 September 2019	27 September 2019
	27 October 2019	25 October 2019
	27 November 2019 27 December 2019	26 November 2019
10.10% Comment of the second	27 December 2019 27 January 2020	26 December 2019
10.13% Secured redeemable non-convertible debenture	27 January 2020	24 January 2020 26 February 2020
(ISIN- INE614X07183)	27 Pebruary 2020	26 February 2020 26 March 2020
	27 April 2020	26 March 2020 24 April 2020
	27 May 2020	24 April 2020 26 May 2020
	27 June 2020	26 June 2020
	27 July 2020	20 June 2020
	27 August 2020	26 August 2020
	27 September 2020	24 September 2020
10.61% Secured redeemable non-convertible debenture (ISIN- INE614X07191)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
(ISIN- INE614X07209)	30 September 2020	30 September 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
(ISIN- INE614X07217)	30 September 2020	30 September 2020
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	Not applicable during year ended
151N- IN2614X07233) 9.81% Secured redeemable non-convertible debenture	30 September 2020	30 September 2020
ISIN- INE614X07241)	06 October 2019	05 October 2019
ware arrested the	06 November 2019	05 November 2019
	06 December 2019	05 December 2019
	06 January 2020	04 January 2020
	06 February 2020	05 February 2020
	06 March 2020	05 March 2020
	06 April 2020 06 May 2020	04 April 2020 05 May 2020
	06 June 2020	05 May 2020 06 June 2020
	06 June 2020	
	06 August 2020	04 July 2020
	06 September 2020	05 August 2020 05 September 2020
0.27% Secured redeemable non-convertible debenture	06.5eptember 2020	05 September 2020
ISIN- INE614X07258)		os ocpicanoci zozo
Ion-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
ISIN- INE614X07266)	30 September 2020	30 September 2020
0.04% Secured redeemable non-convertible debanture	06 October 2019	05 October 2019
ISIN- INE614X07274)	06 November 2019	05 November 2019
	06 December 2019	05 December 2019
	06 January 2020	04 January 2020
		05 February 2020
	06 February 2020	
	06 February 2020 06 March 2020	05 March 2020
		05 March 2020 04 April 2020
	06 March 2020	04 April 2020
	06 March 2020 06 April 2020	
	06 March 2020 06 April 2020 06 May 2020	04 April 2020 05 May 2020 06 June 2020
	06 March 2020 06 April 2020 06 May 2020 06 June 2020	04 April 2020 05 May 2020
	06 March 2020           06 April 2020           06 May 2020           06 June 2020           06 June 2020           06 June 2020	04 April 2020 05 May 2020 06 June 2020 04 July 2020
0.52% Secured redeemable non-convertible debenture	06 March 2020           06 April 2020           06 May 2020           06 June 2020           06 June 2020           06 July 2020           06 August 2020	04 April 2020 05 May 2020 06 June 2020 04 July 2020 05 August 2020
SIN- INE614X07282) on-convertible debentures redeemable at premium	06 March 2020           06 April 2020           06 May 2020           06 June 2020           06 June 2020           06 August 2020           06 August 2020           06 September 2020	04 April 2020 05 May 2020 06 June 2020 04 July 2020 05 August 2020 05 September 2020
SIN- INE614X07282) Ion-convertible debentures redeemable at premium SIN- INE614X07290)	06 March 2020           06 April 2020           06 May 2020           06 June 2020           06 June 2020           06 June 2020           06 August 2020           06 September 2020           06 September 2020           Not applicable during year ended 30 September 2020	04 April 2020 05 May 2020 06 June 2020 04 July 2020 05 August 2020 05 September 2020 05 September 2020
SIN- INE614X07282) Ion-convertible debentures redeemable at premium	06 March 2020           06 April 2020           06 May 2020           06 June 2020           06 June 2020           06 June 2020           06 September 2020	04 April 2020 05 May 2020 06 June 2020 04 July 2020 05 August 2020 05 September 2020 05 September 2020 05 September 2020 Not applicable during year ended

Details of Non-Convertible Debenture	Principal amount (₹ in lakh)	Due Date for Payment	Date of Payment
10.6% Secured redeemable non-convertible debenture (ISIN- INE614X07100)	17,500.00	14 November 2019	14 November 2019
10,75% Secured recleemable non-convertible debenture (ISIN- INE614X07027)	37,747.10		
ISIN- INE614X07027) 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	Not applicable during year ended
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	2,358.42	year ended 30 September 2020	30 September 2020
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- INF614X07092)	1,937,76		
10.60% Secured redeemable non-convertible debenture (ISIN- INE614X07118)	15,000.00	14 November 2019	14 November 2019
10.60% Secured redeemable non-convertible debenture (ISIN- INE614X07118)	10,000,00	18 December 2019	18 December 2019
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		
10.41 % Socured redgemable nen convertible debenture (ISIN- INE614X07167)	1,220.95		
Non-convertible debentures recleemable 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 prenuium (ISIN- INE614X07217)	5,903.47	Not applicable during	Not applicable during year ended
10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	121.29	year ended 30 September 2020	30 September 2020
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		
0.52% Secured redeemable non-convertible debenture ISIN- INE614X07282)	1,180,99		
Non-convertible debeniures redeemable at premium ISIN- INE614X07290)	103.62		
9.00 % Secured redeemable non-convertible debenture	50,000,00		





Next due date and amount for the payment of interest/ Principal along	Principal	Due Date for Payment	Type	Status
	amount	Due Date for Layment	(Principal / Interest)	Status
Details of Non-Convertible Debenture	interest		(Thicipal) micresi)	
	amount			
	(č in lakh)			
0.75% Secured redeemable non-convertible debenture	37,747.10	08 May 2021	Principal	Not yet
SIN- INE614X07027)	4,057.81	08 March 2021	Interest	Not yet
	678.16	08 May 2021	Interest	Not yet
on-convertible debentures redeemable at premium	2,465.79	08 May 2021	Principal	Not yet
SIN- INE614X07035)	611.57	08 May 2021	Premium on redemption	Not yet
0.40% Secured redeemable non-convertible debenture	3,249.81	08 May 2022	<u> </u>	
SIN- INE614X07043)	27.78	08 October 2020	Principal Interest	Not yet
	28.71	08 November 2020	Interest	Not yel Not yel
	27.78	08 December 2020	Interest	Not yet
	28.71	08 January 2021	Interest	Not yet
	28,71	08 February 2021	Interest	Not yet
	25.93	08 March 2021	Interest	Not ye
	28.71	08 April 2023	Intoreal	Not yet
	27,78	08 May 2021	Interest	Not yet
	28.71	08 June 2021	Interest	Not yet
	27.78	08 July 2021	Interest	Not vel
	28.71 28.71	08 August 2021	Interest	Not yet
	28.71	08 September 2021 08 October 2021	Interest	Not yet
	28.71	08 November 2021	Interest Interest	Not vet
	27.78	08 December 2021	Interest	Not yet Not yet
	28.71	08 January 2022	Interest	Not yet
	28.71	08 February 2022	Interest	Not yet
	25.93	08 March 2022	Interest	Not vet
	28.71	08 April 2022	Interest	Not yet
	27.78	08 May 2022	Interest	Not yet
.90% Secured redcemable non-convertible debenture	7,553.69	08 May 2022	Principal	Not yet
SIN- INE614X07050)	823.35	08 March 2021	Interest	Nat yet
	823,35	08 March 2022	Interest	Not vet
on-convertible debentures redeemable at premium	137.60 2,358.42	08 May 2022 08 May 2022	Interest	Not yet
GIN- INE614X07035)	915.77	08 May 2022	Principal Premium on redemption	Not vet Not yet
.50% Secured redeemable non-convertible debenture	4,700.84	08 March 2024	Principal	Not yet
SIN- INE614X07076)	40.57	08 October 2020	Interest	Not vet
	41.92	08 November 2020	Interest	Not yet
	40.57	08 December 2020	Interest	Not yet
	41.92	08 January 2021	Interest	Not vet
	41.92	08 February 2021 08 March 2021	Interest Interest	Not yet
	41,92	08 April 2021	Interest	Not yet Not yet
	40.57	08 May 2021	Interest	Not yet
	41.92	08 June 2021	Interest	Not yet
	40.57	08 July 2021	Interest	Not yet
	41.92	08 August 2021	Interest	Not yet
	41,92	08 September 2021	Interest	Not yet
	40.57	08 October 2021	Interest	Not yet
	41.92	08 November 2021	Interest	Not yet
	40.57 41.92	08 December 2021	Interest	Not yet
	41.92	08 January 2022	Interest	Not yet
	37.86	08 February 2022 08 March 2022	Interest Interest	Not yet Not yet
	41.92	08 April 2022	Interest	Not yet Not yet
	40,57	08 May 2022	Interest	Not yet
	41.92	08 June 2022	Interest	Not yet
	40.57	08 July 2022	Interest	Not vet
	41.92	08 August 2022	Interest	Not yet
	41.92	08 September 2022	Interest	Not yet
	40.57	08 October 2022	Interest	Not yet
	41.92	08 November 2022	Interest	Not yet
	40.57 41.92	08 December 2022	Interest	Not vet
	41.92	08 January 2023 08 February 2023	Interest	Not yet
	37.86	08 February 2023 08 March 2023	Interest	Not vet
	41.89	08 March 2023 08 April 2023	Interest Interest	Not vet Not yet
	41.57	08 May 2023	Interest	Not yet Not vet
	41.81	08 June 2023	Interest	Not yet
	40.46	08 July 2023	Interest	Not vet
	41,81	08 August 2023	Interest	Not yet
	41.81	08 September 2023	Interest	Not yet
	40,46	08 October 2023	Interest	Not vet
	41.81	08 November 2023	Interést	Not yet
	40.46	08 December 2023	Interest	Not yet
	41.81	08 January 2024	Interest	Not yet
	41.81 39.11	08 February 2024	Interest	Not yet
		08 March 2024	Interest	S Server



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Details of Non-Convertible Debenture	Principal amouni/ interest amount	Due Date for Payment	Type (Frincipal / Interest)	Status
	(č in lakh)			
11.00% Secured redeemable non-convertible debenture	2,607.12	08 March 2024	Principal	Not yet d
(ISIN- INE614X07084)	286.78	08 March 2021	Interest	
•	286.78	08 March 2022	Interest	
	286.78	08 March 2023	Interest	
	286,83	08 March 2024	Interest	
Non-convertible debentures redeemable at premium (ISIN- INE614X07092)	1,937.76	08 March 2024 08 March 2024	Principal Premium on redemption	
10.27% Secured redeemable non-convertible debenture	718.22	27 June 2021	Principal	
(ISIN- INE614X07134)	73.76	27 June 2021	Interest	Not yet di
Non-convertible debentures redeemable at premium (ISIN- INE614X07142)	348,00	27 June 2021	Principal	Not vet de
9.95% Secured redeemable non-convertible debenture	75.11	27 June 2021 27 June 2022	l'remium on redemption Principal	Not yet di Not yet di
(ISIN- INE614X07159)	10,12	27 October 2020	Interest	Not yet di
	10.45	27 November 2020	Interest	Not yet di
	10.12	27 December 2020	Interes	Not yet di
	10.45	27 January 2021	Interest	Not yet di
	10.45	27 February 2021	Interest	Not vet di
	9,44	27 March 2021	Interest	Not yet di
	10.45	27 April 2021	Interest	Not yet di
	10.12	27 May 2021	Interest	Not vet di
	10.45	27 June 2021	Interest	Not yet di
	10.12	27 July 2021	Interest	Not yet di
	10.45	27 August 2021	Interest	Not vet di
	10.45 10.12	27 September 2021 27 October 2021	Interes	Not vet di
	10.12	27 November 2021	Interest Interest	Not vet du
	10.12	27 November 2021 27 December 2021	Interest	Not yet di Not yet di
	10.45	27 January 2022	Interest	Not yet di
	10.45	27 February 2022	Interest	Not yet di
	9,44	27 March 2022	Interest	Not yet di
	10.45	27 April 2022	Interest	Not yet di
	10.12	27 May 2022	Interest	Not yet di
	10.45	27 Јиле 2022	Interest	Not vet di
0.41% Secured redeemable non-convertible debenture	1,220,95	27 June 2022	Principal	Not yet di
ISIN- INE614X07167)	127.10	27 June 2021	Interesi	Not yet du
	127.10	27 June 2022	Interest	Not yet di
Non-convertible debentures redeemable at premium ISIN- INE614X07175)	427.80	27 June 2022 27 June 2022	Principal Premium on redemption	Not yet du
0.13% Secured redeemable non-convertible debenture	1,564.25	27 June 2024	Principal	Not yet di Not yet di
ISIN- INE614X07183)	13.02	27 October 2020		
		Z7 OCIODER ZUZU	Interest	
	13.46	27 October 2020 27 November 2020	Interest Interest	Not yet du
	13.46 13.02			
	13.02 13.45	27 November 2020 27 December 2020 27 January 2021	Interest	Not yet di Not yet di Not yet di
	13.02 13.46 13.46	27 November 2026 27 December 2020 27 January 2021 27 February 2021	Interesi Interesi Interesi Interesi Interesi	Not yet du Not yet du Not yet du Not yet du Not yet du Not yet du
	13.02 13.45 13.46 12.16	27 November 2026 27 December 2020 27 January 2021 27 February 2021 27 March 2021	Interest Interest Interest Interest Interest Interest	Not yet du Not yet du Not yet du Not yet du Not yet du Not yet du Not yet du
	13.02 13.46 13.46 12.16 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 April 2021	Interest Interest Interest Interest Interest Interest Interest	Not yet da Not yet d Not yet d Not yet d Not yet d Not yet d Not yet d
	13.02 13.46 13.46 12.16 13.46 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 April 2021 27 April 2021 27 May 2021	Interest Interest Interest Interest Interest Interest Interest Interest	Not yet da Not yet da
	13.02 13.46 13.46 12.16 13.46 13.02 13.02 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 Mar 2021 27 May 2021 27 June 2021	Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.46 13.46 13.02 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 April 2021 27 April 2021 27 June 2021 27 June 2021 27 July 2021	Interest Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
	13.02 13.45 13.45 13.46 13.46 13.02 13.46 13.02 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 April 2021 27 April 2021 27 June 2021 27 June 2021 27 June 2021 27 June 2021 27 June 2021 27 August 2021	Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.46 13.46 13.02 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 April 2021 27 April 2021 27 June 2021 27 June 2021 27 July 2021	Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
	13.02 13.46 12.16 13.46 13.46 13.02 13.46 13.02 13.46 13.02 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 July 2021 27 July 2021 27 August 2021 27 September 2021	Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 June 2021 27 August 2021 27 September 2021 27 October 2021	Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest Interest	Not yet di Not yet di
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	13.02 13.46 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 December 2021 27 December 2021 27 February 2022 27 February 2022 27 February 2022	Interest Interest	Not yet di Not yet di
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	13.02 13.45 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 Mary 2021 27 June 2021 27 July 2021 27 August 2021 27 August 2021 27 October 2021 27 December 2021 27 December 2021 27 January 2022 27 February 2022 27 February 2022 27 March 2022 27 April 2022 27 April 2022	Interest Interest	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 Mar 2021 27 June 2021 27 June 2021 27 June 2021 27 September 2021 27 Octoher 2021 27 Octoher 2021 27 November 2021 27 January 2022 27 February 2022 27 February 2022 27 April 2022 27 April 2022 27 April 2022 27 April 2022 27 April 2022 27 May 2022	Interest Interest	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 Mar 2021 27 May 2021 27 June 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 December 2021 27 February 2022 27 February 2022 27 February 2022 27 March 2022 27 March 2022 27 May 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022	Interest Interest	Not yet di Not yet di
	13.02 13.45 13.45 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.02	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 May 2021 27 June 2021 27 June 2021 27 August 2021 27 Cetoher 2021 27 Occoher 2021 27 December 2021 27 January 2022 27 February 2022 27 April 2022 27 April 2022 27 April 2022 27 June 2022	Interest Interest	Not yet di Not yet di
	13.02 13.45 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46 13.46 13.02 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 June 2021 27 June 2021 27 July 2021 27 September 2021 27 October 2021 27 October 2021 27 December 2021 27 December 2021 27 January 2022 27 February 2022 27 February 2022 27 April 2022 27 April 2022 27 June 2022	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 Mar 2021 27 May 2021 27 June 2021 27 July 2021 27 September 2021 27 Octoher 2021 27 Octoher 2021 27 December 2021 27 February 2022 27 February 2022 27 February 2022 27 April 2022 27 January 2022 27 January 2022 27 January 2022 27 January 2022 27 January 2022 27 January 2022 27 June 2021 27 Jun	Interest Int	Not yet di Not yet di
	13.02 13.46 13.46 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 December 2021 27 February 2022 27 February 2022 27 February 2022 27 March 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 August 2021 27 August 2022 27 August 2022 27 August 2022 27 September 2022 27 September 2022 27 September 2022 27 October 2022	Interest Interest	Not yet di Not yet di
	13.02 13.45 13.45 12.16 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.02 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46 13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 Arch 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 July 2021 27 August 2021 27 October 2021 27 October 2021 27 January 2022 27 January 2022 27 January 2022 27 April 2022 27 April 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 August 2022 27 August 2022 27 August 2022 27 November 2022 27 November 2022	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 June 2021 27 July 2021 27 August 2021 27 Octoher 2021 27 Octoher 2021 27 Octoher 2021 27 January 2022 27 February 2022 27 February 2022 27 April 2022 27 April 2022 27 August 2022 27 June 2022 27 August 2022 27 August 2022 27 August 2022 27 Avgust 2022 27 November 2022	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.02           13.346           13.02           13.346           13.02           13.346           13.02           13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 July 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 December 2021 27 February 2022 27 February 2022 27 February 2022 27 August 2022 27 January 2022 27 January 2022 27 January 2022 27 August 2022 27 June 2022 27 August 2022 27 October 2022 27 November 2022 27 November 2022 27 December 2022 27 December 2022 27 December 2022 27 December 2022 27 December 2022 27 December 2022 27 January 2023	Interest Interest	Not yet di Not yet di
	13.02           13.45           13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 June 2021 27 June 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 December 2021 27 December 2021 27 January 2023 27 February 2023 27 February 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 September 2022 27 September 2022 27 November 2022 27 November 2022 27 January 2023 27 Jenember 2022 27 January 2023 27 Jenember 2022 27 January 2023 27 Jenember 2022 27 January 2023 27 Jenember 2022 27 Jenember 2023 27 Jenember 2023 27 Jenember 2023 27 Jenember 2022 27 Jenember 2022	Interest Int	Not yet di Not yet di
	13.02           13.45           13.46 </td <td>27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 June 2021 27 July 2021 27 July 2021 27 August 2021 27 Octoher 2021 27 Octoher 2021 27 Octoher 2021 27 January 2022 27 February 2022 27 August 2022 27 August 2022 27 August 2022 27 August 2022 27 August 2022 27 November 2022 27 November 2022 27 November 2022 27 June 2022 27 November 2022 27 November 2022 27 December 2022 27 June 2022 27 November 2022 27 November 2022 27 January 2023 27 January 2023 27 December 2022 27 January 2023 27 January 2023 27 February 2023 27 February 2023 27 February 2023 27 February 2023 27 March 2023</td> <td>Interest Int</td> <td>Not yet di Not yet di</td>	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 June 2021 27 July 2021 27 July 2021 27 August 2021 27 Octoher 2021 27 Octoher 2021 27 Octoher 2021 27 January 2022 27 February 2022 27 August 2022 27 August 2022 27 August 2022 27 August 2022 27 August 2022 27 November 2022 27 November 2022 27 November 2022 27 June 2022 27 November 2022 27 November 2022 27 December 2022 27 June 2022 27 November 2022 27 November 2022 27 January 2023 27 January 2023 27 December 2022 27 January 2023 27 January 2023 27 February 2023 27 February 2023 27 February 2023 27 February 2023 27 March 2023	Interest Int	Not yet di Not yet di
	13.02           13.45           13.46	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 Mar 2021 27 June 2021 27 July 2021 27 July 2021 27 September 2021 27 Octoher 2021 27 Octoher 2021 27 Octoher 2021 27 January 2022 27 February 2022 27 February 2022 27 April 2022 27 June 2022 27 November 2022 27 November 2022 27 June 2022 27 September 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 November 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2021 27 June 2021 27 September 2022 27 June 2021 27	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.43	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 May 2021 27 June 2021 27 July 2021 27 August 2021 27 September 2021 27 Octoher 2021 27 Docember 2021 27 December 2022 27 February 2022 27 February 2022 27 August 2022 27 January 2022 27 January 2022 27 January 2022 27 January 2022 27 June 2022 27 September 2022 27 October 2022 27 December 2022 27 January 2023 27 February 2023 27 February 2023 27 April 2023 27 April 2023 27 April 2023 27 April 2023 27 April 2023 27 April 2023 27 May 2023	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.46           13.43           12.99	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 Mar 2021 27 June 2021 27 July 2021 27 July 2021 27 September 2021 27 Octoher 2021 27 Octoher 2021 27 Octoher 2021 27 January 2022 27 February 2022 27 February 2022 27 April 2022 27 June 2022 27 November 2022 27 November 2022 27 June 2022 27 September 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 November 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2021 27 June 2021 27 September 2022 27 June 2021 27	Interest Int	Not yet di Not yet di
	13.02           13.45           13.46           13.43           12.16           13.43           12.99           13.42	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 April 2021 27 April 2021 27 March 2021 27 May 2021 27 May 2021 27 July 2021 27 August 2021 27 September 2021 27 October 2021 27 January 2022 27 January 2022 27 January 2022 27 April 2022 27 April 2022 27 August 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 December 2022 27 Jone 2022 27 June 2022 27 December 2022 27 Jone 2022 27 Jone 2022 27 Jone 2022 27 Jone 2022 27 Jone 2022 27 January 2023 27 February 2023 27 February 2023 27 February 2023 27 January 2023 27 April 2023 27 March 2023 27 June 2023 27 June 2023	Interest Int	Not yet di Not yet di
	13.02           13.46           13.46           13.46           13.46           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.02           13.46           13.43           12.99           13.42           12.99	27 November 2020 27 December 2020 27 January 2021 27 February 2021 27 February 2021 27 March 2021 27 March 2021 27 March 2021 27 June 2021 27 July 2021 27 September 2021 27 October 2021 27 October 2021 27 October 2021 27 December 2021 27 January 2022 27 February 2022 27 February 2022 27 March 2022 27 March 2022 27 June 2022 27 June 2022 27 June 2022 27 November 2021 27 November 2022 27 November 2022 27 November 2022 27 November 2022 27 June 2022 27 June 2022 27 June 2022 27 June 2022 27 January 2023 27 June 2023 27 Jun	Interest Int	Not yet di Not yet di

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Details of Non-Convertible Debenture	Principal amount/ interest amount (₹ in lakh)	Due Date for Payment	Type (Principal/Interest)	Status
10.13% Secured redeemable non-convertible debenture (ISIN- INE614X07183)	13.42	27 November 2023	Interest	Not yet
	12.99	27 December 2023	Interest	Not vet
	13.42	27 January 2024	Interest	Not vet
	13.42	27 February 2024	Intereși	Not vet
	12.56	27 March 2024	Interest	Not vet
	13.45	27 April 2024	Interest	Not yet
	13.02	27 May 2024	Interest	Not yet
10.61% Secured redeemable non-convertible debenture	13.46	27 June 2024 27 June 2024	Interest Principal	Not yet
(ISIN- INE614X07191)	1,250.03	27 June 2029 27 June 2021	Interest	Not vet Not vet
(15114-114101242/07191)	135.81	27 June 2022	Interest	Not yet
	135.72	27 June 2023	Interest	Not vet
	135.90	27 June 2024	Interest	Not yet
New convertible debentures redecemble at promision	(38,56	27 June 2024	Principal	Not yet
(ISIN- INE614X07209)	287.62	27 June 2024	Premium on redemption	Not yet
Non-convertible debentures redeemable at premium	5,903.47	10 October 2020	Principal	Not vet
(ISIN- INE614X07217)	649.97	10 October 2020	Premium on redemption	Not yet
10.12% Secured redeemable non-convertible debenture	121.29	06 September 2021	Principal	Not yet
(ISIN- INE614X07225)	12.27	06 September 2021	Interest	Not vet
Non-convertible debentures redeemable at premium	48.10	06 September 2021	Principal	Not vel
(ISIN- INE614X07233)	10.22	06 September 2021	Premium on redemption	Not yet
9.81% Secured redeentable non-convertible debenture	297.04	D6 September 2022	Principal	Not yet
(ISIN- INE614X07241)	2.40	06 October 2022	Interest	Not yet
WINT DILOIDINIZII)	2.47	06 November 2020	Interest	Not vet
	2,40	06 December 2020	Interest	Not yet
	2.47	06 January 2021	Interest	Not yet
	2,47	06 February 2021	Interest	Not yet
	2.24	06 March 2021	Interest	Not yet
	2.47	06 April 2021	Interest	Not yet
	2.40	06 May 2021	Interest	Not yet
	2.47	06 June 2021	Interest	Not vet
	2.40	06 July 2021	Interest	Not yet
	2,47	06 August 2021	Interest	Not yet
	2.47	06 September 2021	Interest	Not yet
	2.40	06 October 2021 06 November 2021	Interest Interest	Not yet Not yet
	2.40	06 December 2021	Interest	Not yet
	2,47	06 January 2022	Interest	Not yet
	2.47	06 February 2022	Interest	Not yet
	2.24	06 March 2022	Interest	Not yet
	2.47	06 April 2022	Interest	Not yet
	2.40	06 May 2022	Interest	Nat yet
	2.47	06 june 2022	Interest	Not yet
	2.40	06 July 2022	Interest	Not vet
	2.47	06 August 2022	Interest	Not vet
0.070 0	2.47	06 September 2022	Interest	Not yet
0.27% Secured redeemable non-convertible debenture	224,70	06 September 2022	Principal	Not yet
ISIN- INE614X07258)	23.08	06 September 2021	Interest	Not vet
Von-convertible debenhures redeemable at premium	23.08	06 September 2022 06 September 2022	Interest Principal	Not yel Not yel
ISIN- INE614X07266)	29.13	06 September 2022	Fremium on redemption	Not yet
0.04% Secured redeemable non-convertible debenture	379.07	06 September 2024	Principal	Not yet
ISIN- INE614X07274)	3.13	06 October 2020	Interest	Not yet
	3 23	06 November 2020	Interest	Not yet
	3.13	06 December 2020	Interest	Not yet
	3.23	06 January 2021	Interest	Not yet
	3.23	06 February 2021	Interest	Not yet
	2.92	06 March 2021	Interest	Not yet
	3.23	06 April 2021	Interest	Not yet
	3.13	06 May 2021	Interest	Not yet
	3.23	06 June 2021	Interesi	Not yet
	3.13	06 July 2021	Interest	Not yet
	3.23	06 August 2021	Interest Interest	Not yet
	3.23	06 September 2021 06 October 2021	Interest	Not yet
	3.13	06 October 2021 06 November 2021	Interest Interest	Not yet Not yet
	3.13	06 December 2021	Interest	Not yet
	3.23	06 January 2022	Interest	Not yet
	3.23	06 February 2022	Interest	Not yet
	2,92	06 March 2022	Tatasat	Matuat
	3.23	06 April 2022	Interet	Ser VAid vet
	3.13	05 May 2022		SUTTER A C

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Details of Non-Convertible Debenture	Principal amount/ interest amount (₹ in lakh)	Due Date for Payment	Type (Principal / Interest)	Status
10.04% Secured redeemable non-convertible debenture (ISIN- INE614X07274)	3.23	06 June 2022	Interest	Not yet due
	3.13	06 July 2022	Interest	Not vet 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	Nut 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	Nol 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 vet 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 vet due
	3.22	06 September 2023	Interest	Not yet due
	3.12	06 October 2023	Interest	Not vet 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	05 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	Interesi	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	1,180.99	06 September 2024	I'rincipal	Not yet due
(ISIN- INE614X07282)	124.24	06 September 2021	Interest	Not vet due
	124.24	06 September 2022	Interest	Not yet due
	124.09	06 September 2023	Interest	Not vet due
	124.39	06 September 2024	Interest	Not vet due
Non-convertible debentures redeemable at premium	103.62	06 September 2024	Principal	Not yet due
(ISIN- INE614X07290)	67.18	06 September 2024	Premium on redemption	Not yet due
9.00 % Secured redeemable non-convertible debenture	50,000.00	17 December 2020	Principal	Not vet due
(ISIN- INE614X07308)	1,109.59	17 December 2020	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 half year ended on 30 September 2020 : ₹ 4,27,222.43 lakhs





## Walker Chandiok & Co LLP

Walker Chandlok & Co LLP 11th floor, Tower II, One International Center, SB Marg, Prabhadevi (W) Mumbai – 400 013 India T +91 22 6626 2699 F +91 22 6626 2601

Independent Auditor's Review Report on Standalone Unaudited Half-Yearly 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 (formorly known as indiabulis Consumer Finance Limited)

- 1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Dhanl Loans and Services Limited (formerly known as Indiabulis Consumer Finance Limited) ('the Company') for the half year ended 30 September 2020, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.



Page 1 of 2

#### Chartered Accountents

Offices in Bongaluru, Chandigarh, Chennel, Gurugram, Hyderabad, Kochl, Keikala, Mumbal, New Dahl, Noida and Puna

Waiker Chandlok & Co LLP is registered with limited liability with identification number AAC-2085 and its registered office at L-41 Connaught Circus, New Delhi, 110001, India

# Walker Chandiok & Co LLP

Dhani Loans and Services Limited (formerly known as Indiabulls Consumer Finance Limited) Independent Auditor's Review Report on Standalone Unaudited Half-Yearly Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

### Emphasis of Matter - Effects of COVID 19 pandemic

5. We draw attention to note 5 of the accompanying Statement, which describes the uncertainties relating to COVID-19 pandemic on the Company's standalone operations that are dependent on future developments and the consequential impact thereof on the impairment assessment of financial assets outstanding as at 30 September 2020. Our conclusion is not modified in respect of this matter.

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

1020 11 2 2 10

Khushroo B. Penthaky Partner Membership No:042423

UDIN:20042423AAAAIS3483

Place: Mumbai Date: 11 November 2020

Chartered Accountanta

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## Dhani Loans and Services Limited

(Formerly known as Indiabulls Consumer Finance Limited)

(CIN: U74899DL1994PLC062407)

Statement of Unaudited Standalone Financial Results for the six months ended 30 September 2020

				(Amount in ₹ Lakh)
	Statement of Unaudited Standalone Profit and Loss for			
	Particulars	For six mo	For year ended	
		30 September 2020	30 September 2019	31 March 2020
		(Unaudited)	(Unaudited)	(Audited)
1	Revenue from operations			
	Interest income	50,208.21	1,00,501.43	1,75,944.98
	Dividend income	-	-	4,934.94
	Fees and commission income	1,738.70	3,830.12	9,138.64
	Net gain on fair value changes	1,258.25	1,294.30	-
	Net gain on derecogniton of financial assets	12,998.35	21,788.54	61,669.04
	Total revenue from operations	66,203.51	1,27,414.39	2,51,687.60
· -	Other income	2,426,15	-	
3	Total income (1+2)	68,629.66	1,27,414.39	2,51,687.60
4	Expenses			
	Finance costs	24,477.92	40,571.61	73,966.08
	Net loss on fair value changes	-	-	1,415.20
	Impairment on financial assets	4,424.90	13,812.10	81,625.21
	Employee benefits expense	13,160.94	22,590.10	41,784.53
	Depreciation and amortisation	3,845.78	3,529.08	7,802.00
	Other expenses	11,270.21	19,952.98	40,133.55
	Total expenses	57,179.75	1,00,455.87	2,46,726.57
5	Profit before tax (3-4)	11,449.91	26,958.52	4,961.03
6	Tax expense:			
	a) Current tax	7,092.38	4,545.26	1,186.31
	b) Deferred tax (credit)/charge	(3,690.79)	2,096.93	(1,650.74
	Total tax expense	3,401.59	6,642.19	(464.43
7	Net profit after tax (5-6)	8,048.32	20,316.33	5,425.46
8	Other comprehensive income			
	<ol> <li>Items that will not be reclassified to profit or loss</li> </ol>	488.45	(137.92)	(85.81
	ii. Income tax relating to items that will not be reclassified to profit or loss	(122.93)	34.71	21.60
	iii. Items that will be reclassified to profit or loss	(159.00)	1,579.84	1,059.00
	iv. Income tax relating to items that will be reclassified to profit or loss	40.02	(397.61)	(266.53
	Total other comprehensive income	246.54	1,079.02	728.26
9	Total comprehensive income (7+8)	8,294.86	21,395.35	6,153.72
10	Paid-up equity share capital (face value of ₹ 10 each per equity share)	6,118.80	6,118.80	6,118.80
11	Other equity as per Statement of Assets and Liabilities			4,17,654.95
	Earnings per share (EPS) (face value of ₹ 10 each per equity share)			
	*(EPS for the six months not annualised)			
	- Basic (amount in ₹)	13.15*	33.20*	8.87
	- Diluted (amount in ₹)	13.15*	33.20*	8.87





Notes to the Unaudited Standalone Financial Results:

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	Note 1 : Stafement of Standalone Assets and Llabilitles as at 30 Septem	ber 2020	
			(Amount in ₹ Lakh)
	Particulars	As at	As at
		30 September 2020	31 March 2020
ļ		(Unaudited)	(Audited)
A	- 1		
1	Financial assets		
	Cash and cash equivalents	66,672.47	1,96,686.93
	Other bank balances	31,213.87	33,798.54
	Loans	4,98,079.48	4,17,954.54
	Investment	1,70,881.46	1,93,991.46
	Other financial assets	72,502.91	52,199.87
	Total financial assets	8,39,350.19	8,94,631.34
	Non-financial assets		
-		3,775.95	9,093.74
	Current tax assets (net)	8,406.95	4,799.08
	Deferred tax assets (net)	6.232.02	6,308.34
	Property, plant and equipment		• • • • •
	Right-of-use assets	14,364.57	22,095.04
	Intangible assets under development	97.12	542.56
	Other intangible assets	4,023.11	4,879.56
	Other non-financial assets	16,969.97	12,031.36
	Total non-financial assets	53,869.69	59,749.68
	Total Assets	8,93,219.88	9,54,381,02
B	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Habilities		
-	Payables		
	Trade payables		
	(i) Dues of micro enterprises and small enterprises	_	-
	(ii) Other than micro enterprises and small enterprises	6.926.81	6,323.52
		0,720,01	0,020.02
	Other payables		
	(i) Dues of micro enterprises and small enterprises	- -	2 000 EA
	(ii) Other than micro enterprises and small enterprises	5,019.37	3,009.50
	Debt securities	1,29,479.72	79,677.24
	Borrowings (other than debt securities)	2,71,860.68	3,95,620.33
	Lease liabilities	15,850.97	23,343.26
	Others financial liabilities	29,765.54	15,827.93
	Total financial liabilities	4,58,903.09	5,23,801.78
2	Non-financial liabilities		
	Provisions	1,949.66	2,441.36
	Other non-financial liabilities	1,910.48	4,364.13
	Total non-financial liabilities	3,860.14	6,805.49
A	EQUITY		
3		6,118.80	6,118.80
	Equity share capital	1	
	Other equity	4,24,337.85	4,17,654.95
	Total equity	4,30,456.65	4,23,773.75
	Total liabilities and equity	8,93,21,9.88	Ser, 354,381.02

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- 2 These unaudited standalone financial results of Dhani Loans and Services Limited (formerly known as Indiabulls Consumer Finance Limited) ('DLSL', 'the Company') for the six months ended 30 September 2020 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 11 November 2020. 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).
- 3 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".
- 4 During the six months ended 30 September 2020, the Company has further acquired remaining 58% stake in Transerv Limited (formerly Transerv Private Limited) making it a wholly owned subsidiary of the Company.
- 5 COVID-19, a global pandemic, has contributed to a significant decline and volatility in global and Indian markets and a significant decrease in economic activity. The Company's businesses are expected to be impacted by lower lending opportunities and decline in collection efficiencies. The Company's capital and liquidity position remains strong and would continue to be the focus area for the Company.

Further pursuant to Reserve Bank of India's circulars dated 27 March 2020, 17 April 2020 and 23 May 2020, respectively, allowing lending institutions to offer moratorium to borrowers, the Company had extended moratorium to its borrowers in accordance with their Board approved policies. The Company has estimated expected credit losses based on information available at this point in time to reflect, among other things, the deterioration in macro-economic factors. Given the dynamic nature of the pandemic situation, these estimates are based on early indicators, subject to uncertainty and may be effected by the severity and duration of the pandemic, including government and regulatory measures and its effect on economy, the businesses and the financial metrics of the Company. The actual outcome could be different from that estimated by the Company. However, the impact assessment of COVID-19 is a continuing process and the Company will continue to monitor any material changes to future economic conditions.

6 During the six months ended 30 September 2020, the Company has issued and allotted non-convertible debentures as follows:

Particulars	Amount	Date of issue	Amount Date of insue		listing
	(₹ in lakh)		NSE	BSE	
Non-convertible debentures ('NCDs')- Privately placed*	50,000.00	18 September 2020		06 October 2020	

\* 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.

8 The Hon'ble Supreme Court of India through an interim order dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR), has directed that accounts which were not declared NPA till 31 August 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company has not classified any account as NPA, as per RBI norms, after 31 August 2020 which was not NPA as of 31 August 2020. The Company continues to hold provisions towards such borrower accounts as if these accounts were classified as impaired (Stage3) as per the Ind AS 109 as at 30 September 2020. The Company has made additional provisions towards such borrower accounts at rates applicable to Stage 3 cases as per Ind AS 109 as at 30 September 2020.

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

Place : Mumbai Date : 11 November 2020



For and on behalf of Board of Directors

Pinank Shah CEO & Whole Time Biroctor

<sup>7</sup> The name of the 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 the name of the Company with its consumer brand Dhani.

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

### A Credit Rating of the Debentures and change in Credit Rating (if any):

Public Issue Non convertible debenture CARE AA- ; Stable [Double A Minus; Outlook: Stable]
Privately Placed Non convertible debenture CARE AA- ; Stable [Double A Minus; Outlook: 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 30 September 2020: 0.94 times

# D Previous due date for the payment of interest and whether the same has been paid or not for the year ended on 30 September 2020 are us under:

Details of non-convertible debenture	Due Date for Payment of Interest	Date of Payment of Interest	
10 75% Secured redeemable non convertible debenture	08 March 2020	07 March 2020	
ISIN- INE614X07027)			
Von-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended	
ISIN- INE614X07035)	30 September 2020	30 September 2020	
	08 April 2019	07 June 2019	
	08 May 2019	08 May 2019	
	08 June 2019	07 June 2019	
	08 July 2019	06 July 2019	
	08 August 2019	08 August 2019	
	08 September 2019	07 September 2019	
	08 October 2019	07 October 2019	
	08 November 2019	08 November 2019	
0.40% Secured redeemable non-convertible debenture	08 December 2019	06 December 2019	
ISIN- INE614X07043)	08 January 2020	07 January 2020	
, - · · · · · · · · · · · · · · · · · ·	08 February 2020	06 February 2020	
	08 March 2020	07 March 2020	
	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	
10.90% Secured redeemable non-convertible debenture	08 March 2020	07 March 2020	
(ISIN- INE614X07050)			
Non-convertible debentures redeemable at premium (ISIN- INE614X07068)	Not applicable during year ended 30 September 2020	Not applicable during year ended 30 September 2020	
	08 April 2019	07 June 2019	
	08 May 2019	08 May 2019	
	08 June 2019	07 June 2019	
	08 July 2019	06 July 2019	
	08 August 2019	08 August 2019	
	08 September 2019	07 September 2019	
	08 October 2019	07 October 2019	
	08 November 2019	08 November 2019	
10.50% Secured redeemable non-convertible debenture	08 December 2019	06 December 2019	
(I9IN-INE614)(07076)	08 January 2020	07 January 2020	
	08 February 2020	06 February 2020	
	08 March 2020	07 March 2020	
	08 April 2020	04 April 2020	
	08 May 2020	06 May 2020 06 June 2020	
	08 June 2020	07 July 2020	
	08 July 2020	07 August 2020	
	08 August 2020	07 September 2020	
	08 September 2020	U september 20	



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11.00% Secured redeemable non-convertible debenture	08 March 2020	07 March 2020
(ISIN- INE614X07084)	00 March 2020	67 Malen 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
(ISIN- INE614X07092)	30 September 2020	30 September 2020
Non-convertible debentures redeemable at premium ISIN- INE614X07126)	31 July 2020	31 July 2020
0.27% Secured redeemable non-convertible debenture	27 June 2020	26 June 2020
ISIN- INE614X07134)		
Non-convertible debentures redeemable at premium ISIN- INE614X07142)	Not applicable during year ended 30 September 2020	Not applicable during year ended 30 September 2020
······································	27 July 2019	26 July 2019
	27 August 2019	27 August 2019
	27 September 2019	27 September 2019
	27 October 2019	25 October 2019
	27 November 2019	26 November 2019
	27 December 2019	26 December 2019
9.95% Secured redeemable non-convertible debenture	27 January 2020	24 January 2020
ISIN- INE614X07159)	27 February 2020	26 February 2020
	27 March 2020	26 March 2020 24 April 2020
	27 April 2020 27 May 2020	24 April 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
0.41% Secured redeemable non-convertible debenture ISIN- INE614X07167)	27 June 2020	26 June 2020
Von-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
ISIN- INE614X07175)	30 September 2020	30 September 2020
	27 July 2019	26 July 2019
	27 August 2019	27 August 2019
	27 September 2019	27 September 2019
	27 October 2019	25 October 2019
	27 November 2019	26 November 2019
	27 December 2019	26 December 2019
0.13% Secured redeemable non-convertible debenture	27 January 2020 27 February 2020	24 January 2020 26 February 2020
ISIN- INE614X07183)	27 February 2020 27 March 2020	26 March 2020
	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
0.61% Secured redeemable non-convertible debenture ISIN- INE614X07191)	27 June 2020	26 June 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
ISIN-INE614X07209)	30 September 2020	30 September 2020
Jon-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
	20 Contornation 2020	30 September 2020
/	30 September 2020	••••••••••••••••••••••••••••••••••••••
0.12% Secured redeemable non-convertible debenture	06 September 2020	05 September 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225)	1	••••••••••••••••••••••••••••••••••••••
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium	06 September 2020	05 September 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233)	06 September 2020 Not applicable during year ended	05 September 2020 Not applicable during year ended
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 December 2019	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 December 2019 06 January 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 December 2019 06 January 2020 06 February 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 December 2019 06 January 2020 06 February 2020 06 March 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020 05 March 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 January 2020 06 January 2020 06 February 2020 06 March 2020 06 April 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020 05 March 2020 04 April 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 January 2020 06 February 2020 06 April 2020 06 April 2020 06 May 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020 05 March 2020 04 April 2020 05 May 2020
0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) .81% Secured redeemable non-convertible debenture	06 September 2020           Not applicable during year ended           30 September 2020           06 October 2019           06 November 2019           06 December 2019           06 January 2020           06 February 2020           06 March 2020           06 April 2020           06 May 2020           06 January 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020 05 March 2020 04 April 2020 05 May 2020 06 June 2020
ISIN- INE614X07217) 0.12% Secured redeemable non-convertible debenture ISIN- INE614X07225) Jon-convertible debentures redeemable at premium ISIN- INE614X07233) 1.81% Secured redeemable non-convertible debenture ISIN- INE614X07241)	06 September 2020 Not applicable during year ended 30 September 2020 06 October 2019 06 November 2019 06 January 2020 06 February 2020 06 April 2020 06 April 2020 06 May 2020	05 September 2020 Not applicable during year ended 30 September 2020 05 October 2019 05 November 2019 05 December 2019 04 January 2020 05 February 2020 05 March 2020 04 April 2020 05 May 2020

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10.27% Secured redeemable non-convertible debenture (ISIN- INE614X07258)	06 September 2020	05 September 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
(ISIN- INE614X07266)	30 September 2020	30 September 2020
10.04% Secured redeemable non-convertible debenture	06 October 2019	05 October 2019
(ISIN- INE614X07274)	06 November 2019	05 November 2019
	06 December 2019	05 December 2019
	06 January 2020	04 January 2020
	06 February 2020	05 February 2020
	06 March 2020	05 March 2020
	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
10.52% Secured redeemable non-convertible debenture ISIN- INE614X07282)	06 September 2020	05 September 2020
Non-convertible debentures redeemable at premium	Not applicable during year ended	Not applicable during year ended
[ISIN-INE614X07290)	30 September 2020	30 September 2020
900 % Secured redeemable non-convertible debenture ISIN- INE614X07308)	Not applicable during year ended 30 September 2020	Not applicable during year ended 30 September 2020

# E Previous due date for the payment of principal and whether the same has been paid or not for the year ended 30 September 2020 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		
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	30 September 2020	30 September 2020
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		
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	Not applicable	
Non-convertible debentures redeemable at premium (ISIN- INE614X07209)	438.56	during year ended 30 September 2020	Not applicable during year ended 30 September 2020
Non-convertible debentures redeemable at premium (ISIN- INE614X07217)	5,903.47		

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10.12% Secured redeemable non-convertible debenture (ISIN- INE614X07225)	121.29		
Non-convertible debentures redeemable at premium (ISIN- INE614X07233)	48.10	Not applicable during year ended	Not applicable during year ended 30 September 2020
9.81% Secured redeemable non-convertible debenture (ISIN- INE614X07241)	297.04	30 September 2020	• •
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		

### F Next due date and amount for the payment of interest/ Principal along with the amount of interest and the redemption amount of nonconvertible debentures:

Details of Non-Convertible Debenture	Principal amount/ interest amount	Due Date for Payment	Type (Principal / Interest)	Status
	(₹ in lakh)		<b>D</b> . 1	NT 1
10.75% Secured redeemable non-convertible debenture	37,747,10	08 May 2021	Principal	Not yet due
(ISIN- INE614X07027)	4,057.81	08 March 2021	Interest	Not yet due
	678.16	08 May 2021	Interest	Not yet due
Non-convertible debentures redeemable at premium	2,465.79	08 May 2021	Principal	Not yet due
(ISIN- INE614X07035)	611.57	08 May 2021	Premium on redemption	Not yet due
10.40% Secured redeemable non-convertible debenture	3,249.81	08 May 2022	Principal	Not yet due
(ISIN- INE614X07043)	27.78	08 October 2020	Interest	Not yet due
	28,71	08 November 2020	Interest	Not yet due
	27.78	08 December 2020	Interest	Not yet du
	28.71	08 January 2021	Interest	Not yet du
	28.71	08 February 2021	Interest	Not yet du
	25.93	08 March 2021	Interest	Not yet du
	28.71	08 April 2021	Interest	Not yet du
	27.78	08 May 2021	Interest	Not yet du
	28.71	08 June 2021	Interest	Not yet du
	27.78	08 July 2021	Interest	Not yet du
	28,71	08 August 2021	Interest	Not yet du
	28.71	08 September 2021	Interest	Not yet du
	27.78	08 October 2021	Interest	Not yet du
	28.71	08 November 2021	Interest	Not yet du
	27.78	08 December 2021	Interest	Not yet du
	28.71	08 January 2022	Interest	Not yet du
	28.71	08 February 2022	Interest	Not yet du
	25.93	08 March 2022		Not yet du
	28.71	08 April 2022	Interest	Not yet du
	27.78	08 May 2022		Not yet du
10.90% Secured redeemable non-convertible debenture	7,553,69	08 May 2022		Not yet du
(ISIN- INE614X07050)	823,35	08 March 2021	Interest	Not yet du
· ,	823.35	08 March 2022	Interesi	Not yet du
	137.60	08 May 2022	Interest	Not yet du
Non-convertible debentures redeemable at premium	2,358.42	08 May 2022		Not yet du
(ISIN- INE614X07035)	915.77	08 May 2022	Premium on	Not vet due





10,50% Secured redeemable non-convertible debenture	4,700.84	08 March 2024	Principal	Not yet du
(ISIN- INE614X07076)	40.57	08 October 2020	Interest	Not yet du
	41.92	08 November 2020	Interest	Not yet di
	40.57	08 December 2020	Interest	Not yet di
	41.92	08 January 2021	Interest	Not yet du
	41.92	08 February 2021	Interest	Not yet di
	37.86	08 March 2021	Interest	Not yet di
	41.92	08 April 2021	Interest	Not yet di
	40.57	08 May 2021	Interest	Not yet du
	41.92	08 June 2021	Interest	Not yet di
	40.57	08 July 2021	Interest	Not yet di
	<u>41.92</u>	08 August 2021	Interest	Not yet di
	41.92	08 September 2021	Interest	Not yet d
	40.57	08 October 2021	Interest	Not yet d
	41.92	08 November 2021	Interest	Not yet d
	40.57	08 December 2021	Interest	Not yet d
	41.92	08 January 2022	Interest	Not yet d
	41.92	08 February 2022	Interest	Not yet d
	37.86	08 March 2022	Interest	Not yet d
	41.92	08 April 2022	Interest	Not yet d
	40,57	08 May 2022	Interest	Not yet d
	41.92	08 June 2022	Interest	Not yet d
	40.57	08 July 2022	Interest	Not yet d
	41,92	08 August 2022	Interest	Not yet d
	41.92	08 September 2022	Interest	Not yet d
	40.57	08 October 2022	Interest	Not yet d
	41.92	08 November 2022	Interest	Not yet d
	40.57	08 December 2022	Interest	Not yet d
	41,92	08 January 2023	Interest	Not yet d
	41.92	08 February 2023	Interest	Not yet d
	37.86	08 March 2023	Interest	Not yet d
	41.89	08 April 2023	- Interest	Not yet d
	40.46	08 May 2023	Interest	Not yet d
	41.81	08 June 2023	Interest	Not yet d
	40.46	08 July 2023	Interest	Not yet d
	41.81	08 August 2023	Interest	Not yet d
	41.81	08 September 2023	Interest	Not yet d
	40.46	08 October 2023	Interest	Not yet d
	41.81	08 November 2023	Interest	Not yei d
	40.46	08 December 2023	Interest	Not yet d
	41.81	08 January 2024	Interest	Not yet d
		Interest	Not yet d	
	39.11	08 March 2024	Interest	Not yet d
1.00% Secured redeemable non-convertible debenture	2,607.12	08 March 2024	Principal	Not yet d
SIN- INE614X07084)	286.78	08 March 2021	Interest	Not yet d
	286.78	08 March 2022	Interest	Not yet d
	286,78	08 March 2023	Interest	Not yet di
T	286.83	08 March 2024	Interest	Not yet d
Ion-convertible debentures redeemable at premium	1,937.76	08 March 2024	Principal	Not yet d
SIN- INE614X07092)	1,329.81	08 March 2024	Premium on redemption	Not yet di
).27% Secured redeemable non-convertible debenture	718.22	27 June 2021	Principal	Not yet di
		·····	newspapers and the second s	the second secon
SIN- INE614X07134)	73.76	27 June 20214	Interesti	NOT VEL 61
	73.76	27 June 2021 27 June 2021	Interest Principal	Not yet di Not yet di

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9,95% Secured redeemable non-convertible debenture (ISIN- INE614X07159)	1,237.09		Principal	Not yet due
	10.12	27 June 2022 27 October 2020	Interest	Not yet due
	10.45	27 November 2020	Interest	Not yet due
k	10.12	27 December 2020	Interest	Not yet due
	10.45	27 January 2021	Interest	Not yet due
ľ	10.45	27 February 2021	Interest	Not yet due
	9.44	27 March 2021	Interest	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 27 October 2021	Interest Interest	Not yet due
	10.12		Interest	Not yet due Not yet due
	10.45	27 November 2021 27 December 2021	Interest	Not yet due
	10.12	27 January 2022	Înterest	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
	10.12	27 June 2022	Interest	Not yet due
10.41% Secured redeemable non-convertible debenture	1,220.95	27 June 2022	Principal	Not yet due
(ISIN- INE614X07167)	127.10	27 June 2021	Interest	Not yet due
( , , , , ,	127.10	27 June 2022	Interest	Not yet due
Non-convertible debentures redeemable at premium	427.80	27 June 2022	Principal	Not yet due
(ISIN- INE614X07175)	147.99	27 June 2022	Premium on redemption	Not yet due
10.13% Secured redeemable non-convertible debenture	1,564.25	27 June 2024	Principal	Not yet due
(ISIN-INE614X07183)	13.02	27 October 2020	Interest	Not yet due
	13.46	27 November 2020	Interest	Not yet due
	13.02	27 December 2020	Interest	Not yet due
	13,46	27 January 2021	Interest	Not yet due
	13.46	27 February 2021	Interest	Not yet due
	12.16	27 March 2021	Interest	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 Interest	Not yet due Not yet due
	13.46 13.46	27 August 2021 27 September 2021	Interest	Not yet due
	13.02	27 October 2021	Interest	Not yet due
	13.46	27 November 2021	Interest	
	13.02	27 December 2021	Interest	Not yet due
	13.46	27 January 2022		
	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
		27 June 2022	Interest	Not yet due
	13.46			
	13.02	27 July 2022	Interes	Not yet due
		27 August 2022	Interes Interes	Not yet due
	13.02 13.46 13.46	27 August 2022 27 September 2022		Not yet due Not yet due
	13.02 13.46	27 August 2022	Interes	Not yet due Not yet due Not yet due

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1	13.02	27 December 2022	Interest	Not yet
	13,46	27 January 2023	Interest	Not yet
	13.46	27 February 2023	Interest	Not yet
	12.16	27 March 2023	Interest	Not yet
	13.43	27 April 2023	Interest	Not yet
1	12.99	27 May 2023	Interest	Not yet
	13.42	27 June 2023	Interest	Not yet
ĺ	12.99	27 July 2023	Interest	Not yet
	13.42	27 August 2023	Interest	Not yet
	13.42	27 September 2023	Interest	Not yet
	12.99	27 October 2023	Interest	Not yet
	13.42	27 November 2023	Interest	Not yet
	12,99	27 December 2023	Interest	Not yet
	13.42	27 January 2024	Interest	Not yet
	13.42	27 February 2024	Interest	Not yet
	12.56	27 March 2024	Interest	Not yet
	13.45	27 April 2024	Interest	Not yet
	13.02	27 May 2024	Interest	Not yet
	13,46	27 June 2024	Interest	Not yet
10.61% Secured redeemable non-convertible debenture	1,280,03	27 June 2024	Principal	Not yet
(ISIN- INE614X07191)	135.81	27 June 2021	Interest	Not yet
	135.81	27 June 2022	Interest	Not yet
	135.72	27 June 2023	Interest	Not yet
Non-convertible debentures redeemable at premium	135.90	27 June 2024	Interest	Not yet
(ISIN- INE614X07209)	438.56	27 June 2024	Principal	Not yet
· · · · ·	287.62	27 June 2024	Premium on redemption	Not yet
Non-convertible debentures redeemable at premium	5,903.47	10 October 2020	Principal	Not yet
(ISIN- INE614X07217)	649.97	10 October 2020	Premium on redemption	Not yet
10.12% Secured redeemable non-convertible debenture	121,29	06 September 2021	Frincipal	Not yet
(ISIN- INE614X07225)	12.27	06 September 2021	Interest	Not yet
Non-convertible debentures redeemable at premium	48.10	06 September 2021	Principal	Not yet
(ISIN- INE614X07233)	10.22	06 September 2021	Premium on redemption	Not yet
9.81% Secured redeemable non-convertible debenture	297.04	06 September 2022	Principal	Not yet
(ISIN- INE614X07241)	2.40	06 October 2020	Interest	Not yet
	2.47	06 November 2020	Interest	Not yet
	2.40	06 December 2020	Interest	Not yet
_	2.47	06 January 2021	Interest	Not yet
	2.47	06 February 2021	Interest	Not yet
	2.24	06 March 2021	Interest	Not yet
	2.47	06 April 2021	Interest	Not yet
	2.40	06 May 2021	Interest	Not yet
	2,47	06 June 2021	Interest	Not yet
	2.40 2.47	06 July 2021	Interest	Not yet
		06 August 2021	Interest	Not yet
	2.47	06 September 2021	Interest	Not yet
	2.40	06 October 2021	Interest	Not yet
	2.47	06 November 2021 06 December 2021	Interest	Not yet
	2.40		Interest	Not yet
		06 January 2022	Interest	Not yet
	2.47	06 February 2022	Interest	Not yet
	2.24	06 March 2022	Interest	Not yet
		06 April 2022	Interest	Not yet
	2.40	06 May 2022	Interest	Not yet
	2.47	06 June 2022	Interest	Not yet
	2.40	06 July 2022	Interest	Not yet
	2,47	06 August 2022	Interest	Not yet
10.27% Secured redeemable non-convertible debenture	2.47	06 September 2022	Interest	Not yet
(ISIN- INE614X07258)	224.70	06 September 2022	Principal	Not yet
	23.08	06 September 2021	Interest	Not yet
	23.08 1	06 September 2022	Interest	Not yet





Non-convertible debentures redeemable at premium	85.56	06 September 2022	Principal	Not yet due
(ISIN- INE614X07266)	í		Premium on	
	29.13	06 September 2022	redemption	Not yet due
10.04% Secured redeemable non-convertible debenture	379.07	06 September 2024	Principal	Not yet du
(ISIN-INE614X07274)	3.13	06 October 2020	Interest	Not yet du
•	3.23	06 November 2020	Interest	Not yet du
	3.13	06 December 2020	Interest	Not yet du
	3.23	06 January 2021	Interest	Not yet du
	3.23	06 February 2021	Interest	Not yet du
	2.92	06 March 2021	Interest	Not yet du
	3.23	06 April 2021	Interest	Not yet du
	3.13	06 May 2021	Interest	Not yet du
	3.23	06 June 2021	Interest	Not yet du
	3.13	06 July 2021	Interest	Not yet du
	3.23	06 August 2021	Interest	Not yet du
	3.23	06 September 2021	Interest	Not yet du
	3.13	06 October 2021	Interest	Not yet du
	3.23	06 November 2021	Interest	Not yet du
	3.13	06 December 2021	Interest	Not yet du
	3,23	06 January 2022	Interest	Not yet du
	3.23	06 February 2022	Interest	Not yet du
	2.92	06 March 2022	Interest	Not yet du
	3.23	06 April 2022	Interest	Not yet du
	3 13	06 May 2022	Interest	Not yet du
	3.23	06 June 2022	Interest	Not yet du
	3.13	06 July 2022	Interest	Not yet du
	3.23	06 August 2022	Interest	Not yet du
	3.23	06 September 2022	Interest	Not yet du
	3,13	06 October 2022	Interest	Not yet du
	3.23	06 November 2022	Interest	Not yet du
	3.13	06 December 2022	Interest	Not yet du
	3.23	06 January 2023	Interest	Not yet du
	3.23	06 February 2023 06 March 2023	Interest Interest	Not yet du Not yet du
	3.23	06 April 2023	Interest	Not yet du
	3.12	06 May 2023	Interest	Not yet du
	3.22	06 June 2023	Interest	Not vet du
	3.12	06 July 2023	Interest	Not yet du
	3.22	06 August 2023	Interest	Not yet du
	3.22	06 September 2023	Interest	Not yet di
	3.12	06 October 2023	Interest	Not yet dı
	3.22	06 November 2023	Interest	Not yet du
	3.12	06 December 2023	Interest	Not yet dı
	3,22	06 January 2024	Interest	Not yet du
	3.22	06 February 2024	Interest	
	3.02	06 March 2024		
	3.23	06 April 2024	Interest	
	3.13	06 May 2024	·····	Not yet du Not yet du
	3.23	06 June 2024 06 July 2024	the second s	
	3.13	06 July 2024 06 August 2024		<u></u>
	3.23	06 September 2024		
10.52% Secured redeemable non-convertible debenture	1,180.99	06 September 2024		
10.52% Secured redeemable non-convertible debenture (ISIN- INE614X07282)	124.24	06 September 2024	Interest	\$\$
	124.24	06 September 2022	Interest	
	124.09	06 September 2023	La martina de la companya de la comp	
	124.39	06 September 2024	the second s	<u> </u>
Non-convertible debentures redeemable at premium	103.62	06 September 2024		
(ISIN- INE614X07290)	67.18	06 September 2024	Denminent	Not vet dy
9.00 % Secured redeemable non-convertible debenture	50,000.00	17 December 2020		





- 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 six months ended on 30 September 2020 : 7 4,30,456.65 lakhs



