James Murdoch-Uday Shankar venture to invest ₹13,500 cr in Viacom18

PRESS TRUST OF INDIA
New Delhi, April 27

BODHI TREE SYSTEMS, an investment venture of James Murdoch's Lupa Systems and Uday Shankar, ex-chairman of Star and Disney India, will invest ₹13,500 crore in broadcaster Viacom18 as part of a tripartite partnership with billionaire Mukesh Ambani's Reliance, to form one of the largest TV and digital streaming firms in India.

Under the partnership, Reliance Projects & Property Management Services Ltd (RPPMSL), a wholly-owned subsidiary of Reliance Industries, which has significant presence in television, OTT, distribution, content creation, and production services, will invest ₹1,645 crore and the popular JioCinema OTT app will be transferred to Viacom18, the companies said in a joint statement.

Paramount Global (formerly known as ViacomCBS), a leading global media and entertainment company, will continue as a shareholder of Viacom18 and will continue to supply Viacom18 its premium global content, it added.

The investment will be part of a tripartite partnership with Mukesh Ambani's Reliance to form one of the largest TV and digital streaming firms in India

Paramount has TV networks and streaming services including CBS, Showtime Networks, Paramount Pictures, Nickelodeon, MTV, Comedy Central, BET, Paramount+ and Pluto TV.

The newly formed platform, Bodhi Tree Systems will "leverage the partners' shared track record of building iconic businesses and shaping the media landscape in India and globally", the statement said.

Commenting on the development, Reliance Industries chairman & managing director Mukesh Ambani said, "James and Uday's track record is unmatched. For over two decades, they have played an undeniable role in shaping the media ecosystem in India, Asia, and around the world.

"We are very excited to partner with Bodhi Tree and lead India's transition to a streaming-first media market. We are committed to bringing the best media and entertainment services for Indian customers through this partnership."

He further said, "Our ambition is to leverage technology advances, particularly in mobile, to provide meaningful solutions to meet everyday media and entertainment needs at scale. We seek to reshape the entertainment experience across more than 1 billion screens."

IHCL posts ₹74-cr profit in Q4, revenues up 42%

FE BUREAU
New Delhi, April 27

INDIA'S LARGEST HOSPITALITY company Indian Hotels Company (IHCL) on Wednesday reported a consolidated net profit of ₹74 crore for the quarter ended March 2022. However, it missed the Bloomberg consensus estimate of ₹105 crore. The company had posted a consolidated net loss of ₹91 crore in Q4FY21.

IHCL's revenue from operations increased 42% year-on-year (y-o-y) to ₹872 crore in Q4FY22.

A top-line recovery combined with a focus on asset-light growth and tight cost controls resulted in the company's Ebitda (earnings before interest, taxes, depreciation and amortisation) margins climbing 670 basis points to 18.2% during the quarter. The Ebitda jumped 124% y-o-y to ₹159 crore.

"Business outlook is positive with April and May trending ahead of 2019. Our industry-leading pipeline along with scaling up of high margin new business like Ginger, ama Stays & Trails and Qmin will provide further impetus," Puneet Chhatwal, MD and CEO, IHCL, said.

Business outlook is positive with April and May trending ahead of 2019, Puneet Chhatwal, MD and CEO, IHCL, said

IHCL signed five new hotels in Q4FY22, including two Seleqtions hotels in Manali and Udaipur, two Vivanta hotels in Nashik and Thane, and a Ginger hotel in Agra.

During the quarter, the company opened five new hotels across brands, including Taj Exotica Resort & Spa, The Palm, Dubai; Raajkutir, Kolkata – IHCL SeleQtions; Vivanta Turbhe; Ginger Greater Noida and Ginger Kochi.

"This year has seen significant progress on the shape of the P&L and balance sheet. The successful raising of ₹4,000 crore demonstrates continued investor confidence in IHCL. Overall, top-line recovery, focus on asset-light growth through management contracts and other revenue initiatives, together with the tight cost controls have enabled us to achieve industry-leading margins," Giridhar Sanjeevi, executive vice-president and CFO, IHCL, said.

IHCL shares ended the day on the BSE at ₹235.85 apiece, gaining 1.27% over the previous close.

Persistent Systems posts 45.9% jump in PAT

FE BUREAU
Pune, April 27

PERSISTENT SYSTEMS ON Wednesday reported a 45.9% year-on-year growth on profit after tax to ₹200.90 crore during the March quarter. The company's revenues rose by 47.1% to ₹1,637.85 crore, while revenue in dollars grew by 42.2% to $217.32 million.

The company revenues grew by 36.4% y-o-y in FY22 to ₹4,187.88 crore while profit after tax jumped by 53.2% to ₹450.67 crore during the year.

Anand Deshpande, founder, chairman and MD, Persistent, said amid global uncertainty, the company remained focused and flexible in driving client success in digital engineering and enterprise modernisation.

Sandeep Kalra, CEO and executive director, said FY22 was a banner year for Persistent with 35.2% year-over-year growth because of their ability to identify emerging industry and technology trends and deliver value to clients. Persistent had future-proofed their business to fuel the next phase of growth through strategic investments, acquisitions and leadership hiring, he said.

KPIT Tech PAT up 52%

KPITTECHNOLOGIES on Wednesday reported a 52% y-o-y growth in profit after tax to ₹80.58 crore and a 21% y-o-y growth in revenue to ₹651.76 crore during the March quarter. The company said Q4 was another good quarter in terms of deal closures. The value of total deals won during the quarter was worth $ 125 million. Ravi Pandit, co-founder and chairman, KPIT, said FY22 was a year of resurgence for the company. Kishor Patil, co-founder, CEO and MD, KPIT, said it had delivered seven sequential quarters of healthy growth and steady margin expansion.

—FE BUREAU/PUNE

This is an advertisement issued for information purpose only.

dhani

DHANI LOANS AND SERVICES LIMITED

Our Company was incorporated as 'Malpani Securities Private Limited', a private limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated October 27, 1994, issued by the RoC, NCT of Delhi and Haryana. Subsequently, the name of our Company was changed to 'Shivshakti Financial Services Private Limited' pursuant to a fresh certificate of incorporation dated January 13, 2010. The name of our Company was changed to 'IVL Finance Limited' pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated September 18, 2018, the name of our Company was changed to 'Indiabulls Consumer Finance Limited'. Thereafter, the name of our Company was changed to 'Dhani Loans and Services Limited' and a fresh certificate of incorporation, consequent upon change of name was issued by the RoC on July 7, 2020. The CIN of our Company is U74899DL1994PLC062407. The PAN of our Company is AAACM0725H. Our Company is registered as a Non-Banking Financial Company under section 45-IA of the Reserve Bank of India Act, 1934 and have been issued a Certificate of Registration Number B-14.00909 in pursuance of the same. For further details regarding changes to the name and registered office of our Company, please see *"History and other Corporate Matters"* on page 153 of the Prospectus.

Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi – 110 001, India. **Telephone No.:** +91 11 4353 2950; **Facsimile No.:** +91 11 4353 2947

Corporate Office(s): Indiabulls House, One International Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013 **Telephone No.:** + 91 22 6189 1000, + 91 22 6144 6344, **Facsimile No.:** +91 22 6189 1421
Indiabulls House, 448-451, Udyog Vihar, Phase V, Gurugram- 122 016, **Telephone No.:** + 91 124 668 5899, **Facsimile No.:** + 91 124 668 1240; **Website:** www.dhaniloansandservices.com; **Email:** ncdsupport@dhani.com

Company Secretary and Compliance Officer: Mr. Manish Rustagi; **Telephone No.:** + 91 12 4668 5899; **Facsimile No.:** + 91 12 4668 1240; **E-mail:** mrustagi@dhani.com; **Chief Financial Officer:** Mr. Rajeev Lochan Agrawal; **Telephone No.:** + 91 124 668 5900; **Facsimile No.:** + 91 124 668 1240; **E-mail:** rajagrawal@dhani.com

Statutory Auditors: Hem Sandeep & Co., Chartered Accountants; **Address:** D 118, Saket, New Delhi, 110 017; **Telephone No.:** +91 11 4052 4636; **Email:** ajay.sardana@hemsandeep.com; **Contact Person:** Ajay Sardana; For further details regarding our Statutory Auditor, refer to the section *"General Information"* on page 65 of the Prospectus.

THE ISSUE

PUBLIC ISSUE BY DHANI LOANS AND SERVICES LIMITED, ("COMPANY" OR "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), AT PAR, AGGREGATING UP TO ₹ 1,000 MILLION ("BASE ISSUE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 1,000 MILLION, AGGREGATING UP TO ₹ 2,000 MILLION ("ISSUE"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED AND TO THE EXTENT NOTIFIED.

Credit Rating: IVR AA/ Stable Outlook (pronounced as IVR Double A with stable outlook) by Infomerics Valuation and Rating Private Limited | **Allotment on first come first serve basis#**

*#Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges. However, in the event of oversubscription, on such date, the allotments would be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 257 of the Prospectus dated April 11, 2022 ("**Prospectus**").*

ADDENDUM TO PROSPECTUS-NOTICE TO INVESTORS

This addendum **("Addendum")** is with reference to the Prospectus dated April 11, 2022 **("Prospectus")** filed in relation to the Issue. In this regard, please note that on April 26, 2022, Mr. Ajit Kumar Mittal (DIN: 02698115), concluded his tenure as a Non-Executive Director of our Company and his resignation has been noted by the board of directors of our Company (the **"Board"**). Further, Mr. Akhil Gupta (DIN: 09285050) has been appointed as a Non-Executive Director on the Board with effect from April 26, 2022. Accordingly, disclosures under "OUR MANAGEMENT" and "MATERIAL DEVELOPMENTS" starting on page 173 and page 203 respectively of the Prospectus, shall be read with together with the above information and shall stand modified to such extent.

Additionally, Brickwork Ratings, vide rating rationale dated April 26, 2022, has downgraded the long term credit rating provided to our Company from "BWR AA/Stable" to "BWR A+/CWD" and short term credit rating from "BWR A1+" to "BWR A1". Accordingly, disclosures under "RISK FACTORS", "SUMMARY OF BUSINESS", "OUR BUSINESS", "FINANCIAL INDEBTEDNESS" and "MATERIAL DEVELOPMENTS" starting on page 19, 51, 128, 204 and 203 respectively of the Prospectus, shall be read together with the above information and shall stand modified to such extent.

All capitalised terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed in the Prospectus. The Prospectus shall be read in conjunction with this Addendum. Kindly note, the term Issue Documents and all the relevant transaction documents in the Prospectus shall include reference to this Addendum. The Prospectus stands modified to the extent stated hereinabove.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see *"History and Other Corporate Matters"* on page 153 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled *"Material Contracts and Documents for Inspection"* on page 319 of the Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS AT MARCH 31, 2022: The Authorised Share Capital of the Company is ₹ 770,000,000 divided into 77,000,000 Equity Shares of ₹10 each and ₹ 85,000,000 divided into 8,500,000 Preference Shares of face value ₹ 10 each. The Issued, Subscribed and Paid-up Capital is ₹ 611,880,000 divided into 61,188,000 Equity Shares of ₹10 each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the Number of Equity Shares subscribed for of face value of ₹ 10 each by them at the time of signing of Memorandum of Association: Mr. Kamal Kishore Maplahi (100 Shares of ₹ 10 each), Mr. Rajesh Kumar Malpani (100 Shares of ₹ 10 each) and Mr. Amit Kumar Malpani (100 Shares of ₹ 10 each).

LISTING: The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("**BSE**") and the National Stock Exchange of India Limited ("**NSE**", and along with BSE are referred to as "**Stock Exchanges**"). Our Company has received an 'in-principle' approval from the BSE vide its letter no. DCS/BM/PI-BOND/003/22-23 dated April 7, 2022 and NSE vide its letter no. NSE/LIST/D/2022/0048 dated April 7, 2022. For the purposes of the Issue, BSE shall be the Designated Stock Exchange.

GENERAL RISKS : Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under *"Risk Factors"* and *"Material Developments"* on page 19 and 203 of the Prospectus respectively. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("**SEBI**"), the Reserve Bank of India ("**RBI**"), the RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of the BSE".

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Offer Document for the full text of the "Disclaimer Clause of NSE".

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and Online Platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is to be distinctly understood that the approval given by NSEIL should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER CLAUSE OF THE RBI: The Company is having a valid certificate of registration dated August 21, 2020 bearing Registration No. B-14.00909 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934 to carry on the activities of a NBFC. However, a copy of the Prospectus has not been filed with or submitted to the Reserve Bank of India ("**RBI**"). It is distinctly understood that the Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. By issuing the aforesaid certificate of registration dated August 21, 2020 to the issuer, RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated IVR AA/ Stable Outlook (pronounced as IVR Double A with stable outlook), for an amount of ₹ 10,000 million by Infomerics Valuation and Rating Private Limited vide letter dated March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021, December 16, 2021, March 17, 2022 and April 5, 2022 and instruments with this rating are considered to offer high degree of safety regarding timely servicing of financial obligations and carry very low credit risk. For the rationale and press release for these ratings, see *"General Information"* and Annexure A of the Prospectus. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. These ratings are subject to suspension, revision or withdrawal at any time by the assigning rating agency and should be evaluated independently of any other ratings.

DISCLAIMER CLAUSE OF INFOMERICS: Infomerics ratings are based on information provided by the issuer on an 'as is where is' basis. Infomerics credit ratings are an opinion on the credit risk of the issue / issuer and not a recommendation to buy, hold or sell securities. Infomerics reserves the right to change, suspend or withdraw the credit ratings at any point in time. Infomerics ratings are opinions on financial statements based on information provided by the management and information obtained from sources believed by it to be accurate and reliable. The credit quality ratings are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. We, however, do not guarantee the accuracy, adequacy or completeness of any information which we accepted and presumed to be free from misstatement, whether due to error or fraud. We are not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by us have paid a credit rating fee, based on the amount and type of bank facilities/instruments. In case of partnership/proprietary concerns/association of persons (AOPs), the rating assigned by infomerics is based on the capital deployed by the partners/proprietor/ AOPs and the financial strength of the firm at present. The rating may undergo change in case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor/ AOPs in addition to the financial performance and other relevant factors.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: **DHANI LOANS AND SERVICES LIMITED - Telephone No.:** +91 11 4353 2950; **Facsimile No.:** +91 11 4353 2947; **Lead Managers : Edelweiss Financial Services Limited - Telephone No.:** +91 22 4086 3535; **Trust Investment Advisors Private Limited - Telephone No.:** +91 22 40845000 and the offices of Syndicate Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Syndicate Members. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e NSE goBID. Further, BSE Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the *"Risk Factors"* on page 19 of the Prospectus before applying to the Issue. Physical copy of the Prospectus may be obtained from the Registered Office of the Company and the Lead Managers. Full copies of the Prospectus will be available on the website of the Issuer at www.dhaniloansandservices.com, of the Lead Managers at www.edelweissfin.com and www.trustgroup.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus .

LEAD MANAGERS TO THE ISSUE		DEBENTURE TRUSTEE TO THE ISSUE**	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY
Edelweiss Ideas create, values protect	TRUST	BEACON TRUSTEESHIP	KFINTECH EXPERIENCE TRANSFORMATION	Infomerics Ratings
EDELWEISS FINANCIAL SERVICES LIMITED Edelweiss House, Off CST Road, Kalina, Mumbai - 400 098, Maharashtra, India **Telephone No.:** +91 22 4086 3535 **Facsimile No.:** +91 22 4086 3610 **Email:** dlsl.ncd@edelweissfin.com **Contact Person:** Mr. Lokesh Singhi	**TRUST INVESTMENT ADVISORS PRIVATE LIMITED** 109/110, Balarama, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Maharashtra, India. **Telephone No.:** +91 22 40845000 **Facsimile No.:** +91 22 40845066 **Email:** projectshubh2@trustgroup.in **Contact Person:** Ms. Hani Jalan	**BEACON TRUSTEESHIP LIMITED**** 4 C&D, Siddhivinayak Chambers, Opp. MIG Cricket Club, Gandhi Nagar, Bandra (East), Mumbai- 400 051 **Telephone No:** +91 22 26558759 **Email:** contact@beacontrustee.co.in **Investor Grievance Email:** investorgrievances@beacontrustee.co.in **Website:** www.beacontrustee.co.in **Contact Person:** Mr. Vitthal Nawandhar	**KFIN TECHNOLOGIES LIMITED** *(formerly known as KFIN Technologies Private Limited)* Selenium Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad, Rangareddi – 500 032, Telangana, India **Telephone No.:** +91 40 6716 2222; **Facsimile No.:** +91 40 2343 1551 **Email:** dhaniloans.ncdipo@kfintech.com **Investor Grievance Email:** einward.ris@kfintech.com **Website:** www.kfintech.com; **Contact Person:** Mr. M Murali Krishna	**INFOMERICS VALUATION AND RATING PRIVATE LIMITED** 104/106/108, 1st Floor, Golf Apartments, Sujan Singh Park, Maharishi Ramanna Marg, New Delhi – 110 003 **Telephone No.:** 011 – 2460 1142 **Facsimile No.:** 011 – 2462 7549 **Email:** cs@infomerics.com **Website:** www.infomerics.com **Contact Person:** Archana Kumar

COMPANY SECRETARY AND COMPLIANCE OFFICER

Mr. Manish Rustagi
Company Secretary & Compliance Officer
Dhani Loans and Services Limited, 448-451, Udyog Vihar, Phase V, Gurugram- 122 016 . **Telephone No.:** + 91 124 668 5899; **Facsimile No.:** + 91 124 668 1240; **E-mail:** mrustagi@dhani.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre Issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, refund orders or transfers, etc. as the case may be.

***Beacon Trusteeship Limited has by its letter dated March 29, 2022 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Offer Document and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Issue. For further details, please see Annexure B of the Prospectus.*

Disclaimer: DHANI LOANS AND SERVICES LIMITED ("**Company**"), subject to market conditions and other considerations is proposing a public issue of secured, redeemable, non-convertible Debentures ("**Secured NCDs**") and has filed the Prospectus dated April 11, 2022 ("**Prospectus**") with the Registrar of Companies, NCT of Delhi and Haryana, National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the Company's website www.dhaniloansandservices.com; on the website of the stock exchanges www.nseindia.com and www.bseindia.com, on the website of SEBI at www.sebi.gov.in and the respective websites of the lead managers at www.edelweissfin.com and www.trustgroup.in. Investors proposing to participate in the Issue, should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to Prospectus dated April 11, 2022 and the section on *"Risk Factors"* beginning on page 19 of the Prospectus dated April 11, 2022.

For **DHANI LOANS AND SERVICES LIMITED**
Sd/-
Mr. Pinank Jayant Shah
Executive Director & CEO

Place : New Delhi
Date : April 27, 2022

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