



Annexure -A

B	Debentures/ Preference Shares/ Warrants	Series I Category I, II, III & IV	Series II Category I, II, III & IV	Series III Category I, II, III & IV	Series IV Category I, II, III & IV	Series V Category I, II, III & IV	Series VI Category I, II, III & IV	Series VII Category I, II, III & IV
1.	Security Description	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures
2.	No. of Securities	1286427	38820	47849	70965	113954	91679	256028
3.	Issue Price (Rs.)	128,64,27,000	3,88,20,000	4,78,49,000	7,09,65,000	11,39,54,000	9,16,79,000	25,60,28,000
4.	Nominal Value (Rs.)	128,64,27,000	3,88,20,000	4,78,49,000	7,09,65,000	11,39,54,000	9,16,79,000	25,60,28,000
5.	Paid up value (Rs.)	128,64,27,000	3,88,20,000	4,78,49,000	7,09,65,000	11,39,54,000	9,16,79,000	25,60,28,000
6.	Distinctive Numbers	1 - 1286427	1- 38820	1- 47849	1- 70965	1- 113954	1- 91679	1- 256028
7.	ISIN Code	INE614X07324	INE614X07332	INE614X07340	INE614X07357	INE614X07365	INE614X07373	INE614X07381



Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) CIN: U74899DL1994PLC062407
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 Corp. Office: One International Centre, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013
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8.	Coupon Rate	0%	10.50%	0%	10.03%	11.00%	0%	10.49%
9.	Date of Allotment	02.02.2022	02.02.2022	02.02.2022	02.02.2022	02.02.2022	02.02.2022	02.02.2022
10.	Interest Payment Dates	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
11.	Date(s) of Redemption	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
12.	Coupon Frequency	Cumulative	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly
13.	Redemption Amount	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
14.	Rating Agency	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited	Infomerics Valuation and Rating Private Limited
15.	Rating Date	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021	March 10, 2021, fur-ther revalidated vide letters dated May 22, 2021, November 23, 2021, and December 16, 2021



16.	Credit Rating	IVR AA Stable	IVR AA Stable	IVR AA Stable	IVR AA Stable	IVR AA Stable	IVR AA Stable	IVR AA Stable
17.	Put/ Call Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18	Remarks	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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Dhani Loans and Services Limited



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ILLUSTRATIVE CASH FLOW AND DAY COUNT CONVENTION

Series I

370 Days - Cumulative Payment

Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	370 Days
Coupon Rate for all Categories (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Tuesday, February 07, 2023
Frequency of the interest payment with specified dates	NA
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000.00
Coupon/Interest Payment	Tuesday, February 07, 2023	Tuesday, February 07, 2023	370	101.44
Principal / Maturity value	Tuesday, February 07, 2023	Tuesday, February 07, 2023		1000.00



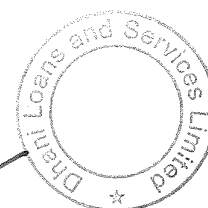


Series II

24 Months - Annual Coupon Payment

Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	10.50%
Redemption Date/Maturity Date (assumed)	Friday, February 02, 2024
Frequency of the interest payment with specified dates	First interest on February 02, 2023 and second interest and redemption amount on February 02, 2024
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000
1st Coupon	Thursday, February 02, 2023	Thursday, February 02, 2023	365	105.00
2nd Coupon	Friday, February 02, 2024	Friday, February 02, 2024	365	105.00
Principal / Maturity value	Friday, February 02, 2024	Friday, February 02, 2024		1000



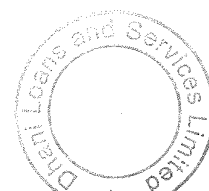


Series III

24 months - Cumulative Payment

Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Friday, February 02, 2024
Frequency of the interest payment with specified dates	NA
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000.00
Coupon/Interest Payment	Friday, February 02, 2024	Friday, February 02, 2024	730	221.03
Principal / Maturity value	Friday, February 02, 2024	Friday, February 02, 2024		1000.00



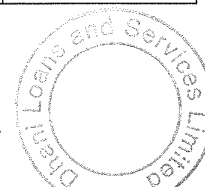


Series IV

24 months - Monthly Coupon Payment

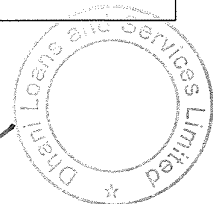
Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	10.03%
Redemption Date/Maturity Date (assumed)	Friday, February 02, 2024
Frequency of the interest payment with specified dates	First interest on March 02, 2022 and subsequently on the 2nd day of every month till February 02, 2024
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000
1st Coupon	Wednesday, March 02, 2022	Wednesday, March 02, 2022	28	7.69
2nd Coupon	Saturday, April 02, 2022	Monday, April 04, 2022	31	8.52
3rd Coupon	Monday, May 02, 2022	Monday, May 02, 2022	30	8.24
4th Coupon	Thursday, June 02, 2022	Thursday, June 02, 2022	31	8.52



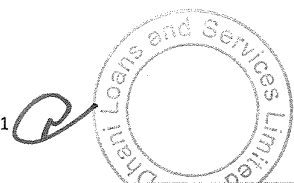


Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
5th Coupon	Saturday, July 02, 2022	Monday, July 04, 2022	30	8.24
6th Coupon	Tuesday, August 02, 2022	Tuesday, August 02, 2022	31	8.52
7th Coupon	Friday, September 02, 2022	Friday, September 02, 2022	31	8.52
8th Coupon	Sunday, October 02, 2022	Monday, October 03, 2022	30	8.24
9th Coupon	Wednesday, November 02, 2022	Wednesday, November 02, 2022	31	8.52
10th Coupon	Friday, December 02, 2022	Friday, December 02, 2022	30	8.24
11th Coupon	Monday, January 02, 2023	Monday, January 02, 2023	31	8.52
12th Coupon	Thursday, February 02, 2023	Thursday, February 02, 2023	31	8.52
13th Coupon	Thursday, March 02, 2023	Thursday, March 02, 2023	28	7.69
14th Coupon	Sunday, April 02, 2023	Monday, April 03, 2023	31	8.52
15th Coupon	Tuesday, May 02, 2023	Tuesday, May 02, 2023	30	8.24
16th Coupon	Friday, June 02, 2023	Friday, June 02, 2023	31	8.52
17th Coupon	Sunday, July 02, 2023	Monday, July 03, 2023	30	8.24
18th Coupon	Wednesday, August 02, 2023	Wednesday, August 02, 2023	31	8.52
19th Coupon	Saturday, September 02, 2023	Monday, September 04, 2023	31	8.52
20th Coupon	Monday, October 02, 2023	Monday, October 02, 2023	30	8.24





Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
21st Coupon	Thursday, November 02, 2023	Thursday, November 02, 2023	31	8.52
22nd Coupon	Saturday, December 02, 2023	Monday, December 04, 2023	30	8.24
23rd Coupon	Tuesday, January 02, 2024	Tuesday, January 02, 2024	31	8.52
24th Coupon	Friday, February 02, 2024	Friday, February 02, 2024	31	8.52
Principal / Maturity value	Friday, February 02, 2024	Friday, February 02, 2024		1000



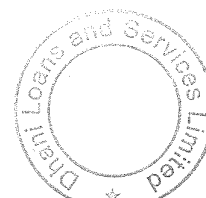


Series V

36 Months - Annual Coupon Payment

Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	36 months
Coupon Rate for all Categories (p.a.)	11.00%
Redemption Date/Maturity Date (assumed)	Friday, January 31, 2025
Frequency of the interest payment with specified dates	First interest on February 02, 2023, subsequently on the 2nd day of February every year till the year 2025
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000
1st Coupon	Thursday, February 02, 2023	Thursday, February 02, 2023	365	110.00
2nd Coupon	Friday, February 02, 2024	Friday, February 02, 2024	365	110.00
3rd Coupon	Sunday, February 02, 2025	Friday, January 31, 2025	366	110.00
Principal / Maturity value	Sunday, February 02, 2025	Friday, January 31, 2025		1000





Series VI

36 Months - Cumulative Payment

Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	36 months
Coupon Rate for all Categories of Investors (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Friday, January 31, 2025
Frequency of the interest payment with specified dates	NA
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000.00
Coupon/Interest Payment	Sunday, February 02, 2025	Friday, January 31, 2025	1096	368.05
Principal / Maturity value	Sunday, February 02, 2025	Friday, January 31, 2025		1000.00



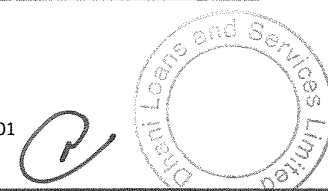


Series VII

36 months - Monthly Coupon Payment

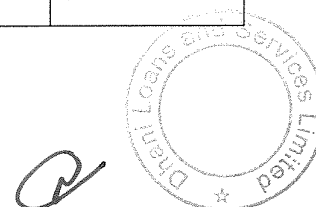
Company	Dhani Loans and Services Ltd
Face Value per NCD (in Rs.)	1000
Number of NCDs held (assumed)	1
Date of Allotment (assumed)*	Wednesday, February 02, 2022
Tenor	36 months
Coupon Rate for all Categories of Investors (p.a.)	10.49%
Redemption Date/Maturity Date (assumed)	Friday, January 31, 2025
Frequency of the interest payment with specified dates	First interest on March 02, 2022 and subsequently on the 2nd day of every month till the year 2025
Day Count Convention	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
Deemed date of allotment	Wednesday, February 02, 2022	Wednesday, February 02, 2022		-1000
1st Coupon	Wednesday, March 02, 2022	Wednesday, March 02, 2022	28	8.05
2nd Coupon	Saturday, April 02, 2022	Monday, April 04, 2022	31	8.91
3rd Coupon	Monday, May 02, 2022	Monday, May 02, 2022	30	8.62
4th Coupon	Thursday, June 02, 2022	Thursday, June 02, 2022	31	8.91
5th Coupon	Saturday, July 02, 2022	Monday, July 04, 2022	30	8.62



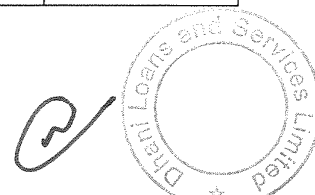


Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
6th Coupon	Tuesday, August 02, 2022	Tuesday, August 02, 2022	31	8.91
7th Coupon	Friday, September 02, 2022	Friday, September 02, 2022	31	8.91
8th Coupon	Sunday, October 02, 2022	Monday, October 03, 2022	30	8.62
9th Coupon	Wednesday, November 02, 2022	Wednesday, November 02, 2022	31	8.91
10th Coupon	Friday, December 02, 2022	Friday, December 02, 2022	30	8.62
11th Coupon	Monday, January 02, 2023	Monday, January 02, 2023	31	8.91
12th Coupon	Thursday, February 02, 2023	Thursday, February 02, 2023	31	8.91
13th Coupon	Thursday, March 02, 2023	Thursday, March 02, 2023	28	8.05
14th Coupon	Sunday, April 02, 2023	Monday, April 03, 2023	31	8.91
15th Coupon	Tuesday, May 02, 2023	Tuesday, May 02, 2023	30	8.62
16th Coupon	Friday, June 02, 2023	Friday, June 02, 2023	31	8.91
17th Coupon	Sunday, July 02, 2023	Monday, July 03, 2023	30	8.62
18th Coupon	Wednesday, August 02, 2023	Wednesday, August 02, 2023	31	8.91
19th Coupon	Saturday, September 02, 2023	Monday, September 04, 2023	31	8.91
20th Coupon	Monday, October 02, 2023	Monday, October 02, 2023	30	8.62
21st Coupon	Thursday, November 02, 2023	Thursday, November 02, 2023	31	8.91





Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
22nd Coupon	Saturday, December 02, 2023	Monday, December 04, 2023	30	8.62
23rd Coupon	Tuesday, January 02, 2024	Tuesday, January 02, 2024	31	8.91
24th Coupon	Friday, February 02, 2024	Friday, February 02, 2024	31	8.91
25th Coupon	Saturday, March 02, 2024	Monday, March 04, 2024	29	8.31
26th Coupon	Tuesday, April 02, 2024	Tuesday, 2 April 02, 2024	31	8.88
27th Coupon	Thursday, May 02, 2024	Thursday, May 02, 2024	30	8.60
28th Coupon	Sunday, June 02, 2024	Monday, June 03, 2024	31	8.88
29th Coupon	Tuesday, July 02, 2024	Tuesday, July 02, 2024	30	8.60
30th Coupon	Friday, August 02, 2024	Friday, August 02, 2024	31	8.88
31st Coupon	Monday, September 02, 2024	Monday, September 02, 2024	31	8.88
32nd Coupon	Wednesday, October 02, 2024	Wednesday, October 02, 2024	30	8.60
33rd Coupon	Saturday, November 02, 2024	Monday, November 04, 2024	31	8.88
34th Coupon	Monday, December 02, 2024	Monday, December 02, 2024	30	8.60
35th Coupon	Thursday, January 02, 2025	Thursday, January 02, 2025	31	8.88
36th Coupon	Sunday, February 02, 2025	Friday, January 31, 2025	31	8.88
Principal / Maturity	Sunday, February 02, 2025	Friday, January 31,		1000





Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
value		2025		

Assumptions:

The Deemed Date of Allotment is assumed to be Wednesday, February 02, 2022. If the Deemed Date of Allotment undergoes a change, the coupon payments dates, redemption dates, redemption amount and other cash flow working shall be changed accordingly.

For the purpose of illustration, we have considered all Saturdays as non-working days. If the interest payment falls on a working Saturday on which the commercial banks in Mumbai are operational, the interest shall be paid on the same day.

Coupon payable during the Year 2024 being a leap year, have been calculated for 366 days.

In the event, the interest / pay-out of total coupon / redemption amount is a fraction and not an integer, such amount will be rounded off to the nearest integer.

