



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	269344	367125	11967	42615	71492	40270	154835
3.	Issue Price (Rs.)	26,93,44,000	36,71,25,000	1,19,67,000	4,26,15,000	7,14,92,000	4,02,70,000	15,48,35,000
4.	Nominal Value (Rs.)	26,93,44,000	36,71,25,000	1,19,67,000	4,26,15,000	7,14,92,000	4,02,70,000	15,48,35,000
5.	Paid up value (Rs.)	26,93,44,000	36,71,25,000	1,19,67,000	4,26,15,000	7,14,92,000	4,02,70,000	15,48,35,000
6.	Distinctive Numbers	1 - 269344	1 - 367125	1 - 11967	1 - 42615	1 - 71492	1 - 40270	1 - 154835



Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) CIN: U74899DL1994PLC062407

Reg. Office: 1/1E, First Floor, East Patel Nagar, New Delhi-110008.

Corp. Office: One International Centre, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013

Website: www.dhani loans and services.com | Email: support@dhani.com | T. +91 22 6189 9016 F. +91 22 6189 9001



7.	ISIN Code	INE614X07399	INE614X07407	INE614X07415	INE614X07423	INE614X07449	INE614X07431	INE614X07456
8.	Coupon Rate	0%	10.50%	0%	10.03%	11.00%	0%	10.49%
9.	Date of Allotment	17.05.2022	17-05-2022	17-05-2022	17-05-2022	17-05-2022	17-05-2022	17-05-2022
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, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,	March 10, 2021, further revalidated vide letters dated May 22, 2021 and November 23, 2021,



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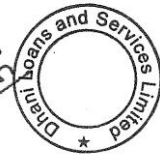
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		December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022	December 16, 2021, March 17, 2022 and April 5, 2022
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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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)*	Tuesday, May 17, 2022
Tenor	370 Days
Coupon Rate for all Categories (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Monday, May 22, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000.00
Coupon/Interest Payment	Monday, May 22, 2023	Monday, May 22, 2023	370	101.44
Principal / Maturity value	Monday, May 22, 2023	Monday, May 22, 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)*	Tuesday, May 17, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	10.50%
Redemption Date/Maturity Date (assumed)	Friday, May 17, 2024
Frequency of the interest payment with specified dates	First interest on May 17, 2023 and second interest and redemption amount on May 17, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000
1st Coupon	Wednesday, May 17, 2023	Wednesday, May 17, 2023	365	105.00
2nd Coupon	Friday, May 17, 2024	Friday, May 17, 2024	366	105.00
Principal / Maturity value	Friday, May 17, 2024	Friday, May 17, 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)*	Tuesday, May 17, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Friday, May 17, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000.00
Coupon/Interest Payment	Friday, May 17, 2024	Friday, May 17, 2024	731	221.36
Principal / Maturity value	Friday, May 17, 2024	Friday, May 17, 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)*	Tuesday, May 17, 2022
Tenor	24 months
Coupon Rate for all Categories (p.a.)	10.03%
Redemption Date/Maturity Date (assumed)	Friday, May 17, 2024
Frequency of the interest payment with specified dates	First interest on June 17, 2022 and subsequently on the 17th day of every month till May 17, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000
1st Coupon	Friday, June 17, 2022	Friday, June 17, 2022	31	8.52
2nd Coupon	Sunday, July 17, 2022	Monday, July 18, 2022	30	8.24
3rd Coupon	Wednesday, August 17, 2022	Wednesday, August 17, 2022	31	8.52
4th Coupon	Saturday, September 17, 2022	Monday, September 19, 2022	31	8.52
5th Coupon	Monday, October 17, 2022	Monday, October 17, 2022	30	8.24
6th Coupon	Thursday, November 17, 2022	Thursday, November 17, 2022	31	8.52
7th Coupon	Saturday, December 17, 2022	Monday, December 19, 2022	30	8.24
8th Coupon	Tuesday, January 17, 2023	Tuesday, January 17, 2023	31	8.52
9th Coupon	Friday, February 17, 2023	Friday, February 17, 2023	31	8.52



Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
		2023		
10th Coupon	Friday, March 17, 2023	Friday, March 17, 2023	28	7.69
11th Coupon	Monday, April 17, 2023	Monday, April 17, 2023	31	8.52
12th Coupon	Wednesday, May 17, 2023	Wednesday, May 17, 2023	30	8.24
13th Coupon	Saturday, 17 June, 2023	Monday, June 19, 2023	31	8.52
14th Coupon	Monday, July 17, 2023	Monday, July 17, 2023	30	8.24
15th Coupon	Thursday, August 17, 2023	Thursday, August 17, 2023	31	8.52
16th Coupon	Sunday, September 17, 2023	Monday, September 18, 2023	31	8.52
17th Coupon	Tuesday, October 17, 2023	Tuesday, October 17, 2023	30	8.24
18th Coupon	Friday, November 17, 2023	Friday, November 17, 2023	31	8.52
19th Coupon	Sunday, December 17, 2023	Monday, December 18, 2023	30	8.24
20th Coupon	Wednesday, January 17, 2024	Wednesday, January 17, 2024	31	8.52
21st Coupon	Saturday, February 17, 2024	Monday, February 19, 2024	31	8.52
22nd Coupon	Sunday, March 17, 2024	Monday, March 18, 2024	29	7.97
23rd Coupon	Wednesday, April 17, 2024	Wednesday, April 17, 2024	31	8.52
24th Coupon	Friday, May 17, 2024	Friday, May 17, 2024	30	8.24
Principal / Maturity value	Friday, May 17, 2024	Friday, May 17, 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)*	Tuesday, May 17, 2022
Tenor	36 months
Coupon Rate for all Categories (p.a.)	11.00%
Redemption Date/Maturity Date (assumed)	Friday, May 16, 2025
Frequency of the interest payment with specified dates	First interest on May 17, 2023 Second Interest on May 17, 2024 Third Interest on May 16, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000
1st Coupon	Wednesday, May 17, 2023	Wednesday, May 17, 2023	365	110.00
2nd Coupon	Friday, May 17, 2024	Friday, May 17, 2024	366	110.00
3rd Coupon	Saturday, May 17, 2025	Friday, May 16, 2025	365	110.00
Principal / Maturity value	Saturday, May 17, 2025	Friday, May 16, 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)*	Tuesday, May 17, 2022
Tenor	36 months
Coupon Rate for all Categories of Investors (p.a.)	NA
Redemption Date/Maturity Date (assumed)	Friday, May 16, 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000.00
Coupon/Interest Payment	Saturday, May 17, 2025	Friday, May 16, 2025	1096	368.05
Principal / Maturity value	Saturday, May 17, 2025	Friday, May 16, 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)*	Tuesday, May 17, 2022
Tenor	36 months
Coupon Rate for all Categories of Investors (p.a.)	10.49%
Redemption Date/Maturity Date (assumed)	Friday, May 16, 2025
Frequency of the interest payment with specified dates	First interest on June 17, 2022, and subsequently on the 17th 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	Tuesday, May 17, 2022	Tuesday, May 17, 2022		-1000
1st Coupon	Friday, June 17, 2022	Friday, June 17, 2022	31	8.91
2nd Coupon	Sunday, July 17, 2022	Monday, July 18, 2022	30	8.62
3rd Coupon	Wednesday, August 17, 2022	Wednesday, August 17, 2022	31	8.91
4th Coupon	Saturday, September 17, 2022	Monday, September 19, 2022	31	8.91
5th Coupon	Monday, October 17, 2022	Monday, October 17, 2022	30	8.62
6th Coupon	Thursday, November 17, 2022	Thursday, November 17, 2022	31	8.91
7th Coupon	Saturday, December 17, 2022	Monday, December 19, 2022	30	8.62
8th Coupon	Tuesday, January 17, 2023	Tuesday, January 17, 2023	31	8.91
9th Coupon	Friday, February 17, 2023	Friday, February 17, 2023	31	8.91
10th Coupon	Friday, March 17, 2023	Friday, March 17, 2023	28	8.05



Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
		2023		
11th Coupon	Monday, April 17, 2023	Monday, April 17, 2023	31	8.91
12th Coupon	Wednesday, May 17, 2023	Wednesday, May 17, 2023	30	8.62
13th Coupon	Saturday, 17 June, 2023	Monday, June 19, 2023	31	8.91
14th Coupon	Monday, July 17, 2023	Monday, July 17, 2023	30	8.62
15th Coupon	Thursday, August 17, 2023	Thursday, August 17, 2023	31	8.91
16th Coupon	Sunday, September 17, 2023	Monday, September 18, 2023	31	8.91
17th Coupon	Tuesday, October 17, 2023	Tuesday, October 17, 2023	30	8.62
18th Coupon	Friday, November 17, 2023	Friday, November 17, 2023	31	8.91
19th Coupon	Sunday, December 17, 2023	Monday, December 18, 2023	30	8.62
20th Coupon	Wednesday, January 17, 2024	Wednesday, January 17, 2024	31	8.91
21st Coupon	Saturday, February 17, 2024	Monday, February 19, 2024	31	8.91
22nd Coupon	Sunday, March 17, 2024	Monday, March 18, 2024	29	8.33
23rd Coupon	Wednesday, April 17, 2024	Wednesday, April 17, 2024	31	8.91
24th Coupon	Friday, May 17, 2024	Friday, May 17, 2024	30	8.62
25th Coupon	Monday, 17 June, 2024	Monday, 17 June, 2024	31	8.88
26th Coupon	Wednesday, July 17, 2024	Wednesday, July 17, 2024	30	8.60
27th Coupon	Saturday, August 17, 2024	Monday, August 19, 2024	31	8.88
28th Coupon	Tuesday, September 17, 2024	Tuesday, September 17, 2024	31	8.88
29th Coupon	Thursday, October 17, 2024	Thursday, October 17, 2024	30	8.60
30th Coupon	Sunday, November 17, 2024	Monday, November 18, 2024	31	8.88
31st Coupon	Tuesday, December 17, 2024	Tuesday, December 17, 2024	30	8.60



Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Amount For all Categories (in Rs.)
32nd Coupon	Friday, January 17, 2025	Friday, January 17, 2025	31	8.88
33rd Coupon	Monday, February 17, 2025	Monday, February 17, 2025	31	8.88
34th Coupon	Monday, March 17, 2025	Monday, March 17, 2025	28	8.03
35th Coupon	Thursday, April 17, 2025	Thursday, April 17, 2025	31	8.88
36th Coupon	Saturday, May 17, 2025	Friday, May 16, 2025	30	8.60
Principal / Maturity value	Saturday, May 17, 2025	Friday, May 16, 2025		1000

Assumptions:

1. The Deemed Date of Allotment is assumed to be Monday, May 17, 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.
2. Coupon payable during the Year 2024 being a leap year, have been calculated for 366 days.
3. 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.

