FINANCIAL EXPRESS

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 Viacom 18 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 lead-

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

ing global media and entertainment company, will continue as a shareholder of Viacom 18 and will continue to supply Viacom18 its premium global content, it added.

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 ambi-

tion 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 HOSPITAL-

ITY 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 O4FY21.

IHCL's revenue from operations increased 42% year-onyear (y-o-y) to ₹872 crore in O4FY22.

A top-line recovery combined with a focus on assetlight 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 indus-



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

try-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.

IHCL signed five new hotels in Q4FY22, including two Sele-

Otions hotels in Manali and PERSISTENT SYSTEMS ON Udaipur, two Vivanta hotels in Wednesday reported a 45.9% Nashikand Thane, and a Ginger year-on-year growth on profit hotel in Agra.

company opened five new company's revenues rose by hotels across brands, including 47.1% to ₹1,637.85 crore, Taj Exotica Resort & Spa, The while revenue in dollars grew Palm, Dubai; Raajkutir, Kolkata by 42.2% to \$217.32 million. - IHCL SeleQtions; Vivanta Turbhe; Ginger Greater Noida grewby 36.4% y-o-yin FY22 to and Ginger Kochi.

cant progress on the shape of ₹450.67 crore during the year. the P&L and balance sheet. The other revenue initiatives, modernisation. together with the tight cost IHCL, said.

ous close.

Persistent Systems posts 45.9% jump in PAT

FE BUREAU Pune, April 27

after tax to ₹200.90 crore dur-During the quarter, the ing the March quarter. The

The company revenues ₹4,187.88 crore while profit "This year has seen signifially after tax jumped by 53.2% to

Anand Deshpande, successful raising of ₹4,000 founder, chairman and MD, crore demonstrates continued Persistent, said amid global investor confidence in IHCL. uncertainty, the company Overall, top-line recovery, focus remained focused and flexible on asset-light growth through in driving client success in digmanagement contracts and italengineering and enterprise

Sandeep Kalra, CEO and controls have enabled us to executive director, said FY22 achieve industry-leading mar- was a banner year for Persisgins,"Giridhar Sanjeevi, executent with 35.2% year-overtive vice-president and CFO, year growth because of their ability to identify emerging IHCL shares ended the day industry and technology on the BSE at ₹235.85 apiece, trends and deliver value to gaining 1.27% over the previcilents. Persistent had futureproofed their business to fuel

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, cofounder and chairman, KPIT, said FY22 was a year of resurgence for the company. Kishor Patil, cofounder, CEO and MD, KPIT, said it had delivered seven sequential quarters of healthy growth and steady margin expansion.

the next phase of growth through strategic investments, acquisitions and leadership hiring, he said.

—FE BUREAU/PUNE

This is an advertisement issued for information purpose only.

o and I 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 October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a 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 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 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

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 "SEBINCS 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

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 A4/Stable" 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 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.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

Prospectus dated April 11, 2022 ("Prospectus")

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

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 8,500,000 divided Equity Shares of ₹10 each.

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.

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

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

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. LEAD MANAGERS TO THE ISSUE

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.

REGISTRAR TO THE ISSUE

Edelweiss

Email: dlsl.ncd@edelweissfin.com

Contact Person: Mr. Lokesh Singhi

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

TRUST 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

Investor Grievance Email: investorgrievances@beacontrustee.co.in Website: www.beacontrustee.co.in

(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

CREDIT RATING AGENCY · Ø:

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INFOMERICS VALUATION AND RATING PRIVATE LIMITED 104/106/108, 1" 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

Mr. Manish Rustagi

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

*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

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 of the stock exchanges www.nseindia.com; on the website 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 dated April 11, 2022 and the section on "Risk Factors" beginning on page 19 of the Prospectus dated April 11, 2022.

Mr. Pinank Jayant Shah

For DHANI LOANS AND SERVICES LIMITED

Executive Director & CEO CONCEPT

financialexp.epap.in

Place: New Delhi

Prospectus.

Date : April 27, 2022

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

"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

The Prospectus stands modified to the extent stated hereinabove

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

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED

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

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

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

DEBENTURE TRUSTEE TO THE ISSUE**

Email: contact@beacontrustee.co.in

Contact Person: Mr. Vitthal Nawandhar COMPANY SECRETARY AND COMPLIANCE OFFICER

Company Secretary & Compliance Officer

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

STATE BANK OF INDIA POSSESSION NOTICE

For Immovable Property] [See rule 8(1)]

The undersigned being the Authorized Officer of the State Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the security interest (Enforcement) Rules, 2002 issued a demand Notice dated 14.02.2022 calling upon the borrower Mr. Abinash Kumar Singh to repay the amount mentioned in Notice being Rs. 24.93.678/- (Rupees Twenty four lakh ninety three thousand six hundred and seventy eight Only) with further interest w.e.f upto 14.02.2022) and other charges until payments in full within 60 days from the said notice.

The borrower having failed to repay the amount notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules on this 20TH day of APRIL of the year 2022

The borrower in particular and public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of the STATE BANK OF INDIA(BO: RACPC A-1/24 JANAKPURI NEW DELHI) for an amount of Rs. 24,93,678/- (Rupees Twenty four lakh ninety three thousand six hundred and seventy eight Only) with further interest w.e.f 14.02.2022 and cost etc thereon.

The borrower's attention is invited to provision of sub-section (8) of the section 13 of the Act in respect of time available to redeem the secured asset.

Description of the immovable property

Flat No. F-1206, 12th floor, Tower No. F, Oxy Homez situated, Village Behta Hazipur, Pargana Loni, Ghaziabad, Uttar Pradesh-201102

Date: 20.04.2022 Place: Delhi

STATE BANK OF INDIA



मैसर्स गर्वित इनोवेटिव प्रमोटर्स लिमिटेड सीआईएन नं. U70102UP2010PLC041399 के सभी निर्देशकों /हस्ताक्षरकर्ताओं /अधिकत और काननी प्रतिनिधियों को इसके द्वारा नोटिस दिया जाता है कि सीपी (आईबी) सं. 17/एएलडी/2022 में कॉर्पोरेट देनदार, अर्थात श्री संजय भाटी, श्री मनीष मेहरोत्रा, श्री विनोद कुमार और श्री करण पाल सिंह, कि अधोहस्ताक्षरी ने आईबीसी कोड, 2016 की धारा 9 के तहत एक याचिका दायर की थी। उक्त याचिका की एक प्रति आपको स्पीड पोस्ट के माध्यम से भी दी गई थी। हालांकि, 25.01.2022 पर "पते में ऐसा कोई व्यक्ति नहीं है" की टिप्पणी के साथ वापस कर दिया गया था। उक्त संबंध में एलडी रजिस्ट्रार, एनसीएलटी इलाहाबाद बेंच द्वारा आपको दिनांक 07.03.2022 को एक नोटिस भी जारी किया गया था। हालाँकि, इसे 'द्वार बंद'' टिप्पणी के साथ भी वापस कर दिया गया था। किसी अन्य संचार पते के अभाव में. वर्तमान सार्वजनिक सचना प्रकाशित की जा रही है. माननीय एनसीएलटी, इलाहाबाद बेंच के समक्ष चल रही उक्त याचिका के तहत कार्यवाही के बारे में संबंधितों को सुचित करना एवं उक्त मामले में सनवाई की अगली तिथि 18.05.2022 निर्धारित की गई है, इसलिए, आपको सलाह दी जाती है कि उपरोक्त कार्यवाहियों में या तो व्यक्तिगत रूप से या अधिकत प्रतिनिधियों /एलडी. काउंसल के माध्यम से अपनी उपस्थिति और भागीदारी को चिन्हित करें।

अधिकत अधिकारी, नोबल को-ऑपरेटिव बैंक लिमिटेड

CAPITAL PROTECTING INVESTING FINANCING ADVISING

पंजीकृत कार्यालयः इंडियन रेयॉन कम्पाउण्ड, वेरावल, गुजरात-362266, शाखा कार्यालय : 2रा तल, इंटर नेशनल बिजनेस सेन्टर, सी स्कीम, जयपुर-302001

पाराशष्ट IV (प्रातभूति हित (प्रवतन) नियमावला २००२ का नियम ८(१) दख)

कब्जा सुचना (अचल संपत्ति के लिए)

(2002 के 54) के अंतर्गत **आदित्य बिरला हाउसिंग फाइनांस लिमिटेड** के प्राधिकृत अधिकारी के रूप में तथ प्रतिभृति हित (प्रवर्त्तन) नियमावली, 2002 के नियम 3 के साथ पठित धारा 13 (12) के अंतर्गत प्रदत्त शक्तिय का प्रयोग करते हुए अधोहस्ताक्षरी ने मांग सूचना तिथि 15.02.2022 जारी कर ऋणधारकों, नाम, राघवेश डंगयाच मुकेश चंद गुप्ता तथा रामेश्वरी देवी को उक्त सुचना की प्राप्ति की तिथि से 60 दिनों के भीतर सुचना में वर्णित राशि आईएनआर 14.42.767.59 (रू. चौदह लाख बयालिस हजार सात सौ सडसट एवं पैसे उन्सट मात्र वापस लौटाने का निर्देश दिया था।

ऋणधारक, इस राशि को वापस लौटाने में विफल रहे, अतः एतद्द्वारा ऋणधारक तथा आम जनता को सूचित किय जाता है कि आज. 25 अप्रैल. 2022 को अधोहस्ताक्षरी ने उक्त प्रतिभति हित प्रवर्त्तन नियमावली 2002 के नियम के साथ पठित अधिनियम की धारा 13 (4) के अंतर्गत उन्हें प्रदत्त शक्तियों का प्रयोग करते हुए अधोहस्ताक्षरी यहां नीचे वर्णित सम्पत्ति का कब्जा कर लिया है।

विशेष रूप से ऋणधारकों तथा आम जनता को एतदहारा सतर्क किया जाता है कि वे यहां नीचे वर्णित सम्पत्ति क

व्यवसाय न करें तथा इन सम्पत्तियों का किसी भी तरह का व्यवसाय आईएनआर 14.42.767.59 तथा उस फ ब्याज के लिये आदित्य विरला हाउसिंग फाइनांस लिमिटेड के चार्ज के अधीन होगा। ऋणधारक का ध्यान प्रतिभत परिसम्पत्तियों को विमोचित करने के लिए उपलब्ध समय के संदर्भ में अधिनियम की धारा 13 की उप-धारा (8) के प्रावधानों के प्रति आकृष्ट की जाती है।

ए-225. स्कीम पलाड़ी मीना, आगरा रोड, जयपुर, एरिया माप 40.00 वर्ग मीटर का सभी भाग तथा हिस्सा उत्तरः आरक्षित भूमि, दक्षिणः प्लॉट न. ए-224, पूर्वः अन्य भूमि, पश्चिमः ९ मी. चौड़ा रोड। तिथि : 28.04.2022 प्राधिकत अधिकार्र स्थान : जयपुर (राजस्थान)

Credit Rating: IVR AA/ Stable Outlook (pronounced as IVR Double A with stable outlook) by Infomerics Valuation and Rating Private Limited

आदित्य बिरला हाउसिंग फाइनांस लिमिटेड



प्रथमा यू.पी. ग्रामीण बैंक (प्रवर्तकः पंजाब मैशनल बैंक) क्षेत्रीय कार्यालयः गालियाबाद, (उ.प्र.) E: rmgzb@prathamaupbank.com

क्षेत्रीय कार्यालयः गानियाबाद 18. संजय नगर, डिस्टिक्ट र्सेटर, राजनगर, गानियाबाद (३०५०) फोन- 0120-2807284, 2807285

क्षेत्रीय प्रबन्धक

AUTHORIZEDOFFICER KOTAKMAHINDRA BANKLIMITED

टेंडर नोटिस

सर्वसाधारण को सचित किया जाता है कि प्रथमा यु.पी. ग्रामीण बैंक, क्षेत्रीय कार्यालय, गाजियाबाद के अंतर्गत क्षेत्रीय कार्यालय एवं सभी शाखाओं में उपलब्ध कम्प्यूटर हार्डवेयर, सॉफ्टवेयर तथा पेरिफेरल्स के मैंटेबेंस हेत् A.M.C. का अनबंध किया जाना है।इच्छक वैंडर अपना टेंडर दिनांक 12.05.2022 समय ग्राम 05:00 बने तक क्षेत्रीय कार्यालय पर पहचाना समिष्टिचत करें। किसी भी अबवा सभी टेंडेरों को बिना कारण बताये निरस्त करने का अधिकार बैंक के पास सुरक्षित है। विस्तृत विवरण बैंक की वैबसाइट www.prathamaupbank.com पर उपलब्ध है।

दिनाकः 27.04.2022 क्षेत्रीय कार्यालय, गानियाबाद

परिसम्पत्तियां को आन लाइन ई-नालामा बिक्री KOTAK MAHINDRA BANK LIMH ED kotak Kotak Mahan Registered odlise: 27 BKG-G 27, 28-20ck: Banda Atavia Complex: Bandra, (E) Mutabai Ahadrashtra-RimGede: 400 05 Branch Office: 7th Floor, **PROTRO.** 7(Sector 1725) सर्वेश प्राप्ता शिक्स शास्त्र । अवित्र शास्त्र । अवित्र शास्त्र ।

Sale Notice For Sale of Immovable Properties 1313 E-Auction Sale Natige Far Aver Of Ammayaple Aspate Hagan The Security Interest Act, 2002 under Rule 815) Read with provisor to rule 816 Of The Security Interest Enforcement Of Security Interest Act, 2002 under Rule 815) Read with provisor to rule 816 Of The Security Interest Enforcement Rule, 2007. Notice 18 Hereby Called 18 He

Guarantor (\$7" fnat. The Below Described immovable. Property Mortgaged/Charges 16. The Secret Creation in any sizal Possession of Which Hais Been lake Bern to Any of the Any of the Officer of Kotak Maniadra Bank Ltd of 03.01.2022 by the latest laying a first laying in the Asymptotic of Kotak Maniadra Bank Ltd of 03.01.2022 by the last laying a first nterest Till Bealization, under the loan account no. LNDEL 195174 80001149 Due Jo. Tr Cotako Nahindra Alank Anto Haspoured eared topo From M. HEMANT KUMAR AMPS ASHA RANI. Taggresorva arison will be Revita 0.000/a (Ruppesi Rixtogral Lakin Driv) and other action Moneśy DepositritYill Be **Rs.1,60,000/-** (Rupees OneLakh Sixty Thousand Only)&Last Date (Submitission विविद्याल प्रेमीकां स्ट्रांट । \$406.06: 2022 । अस्य कि. अ. श्री अस्य (। अस्य) भीम नगर, मवई, परगणा – लोनी Property: Description: HOUSE NO.441, GALI NO.6, KHASRA NO.142, VILLAGE - BHEE **ॳ्रिक्शिर्क्स अक्षे अध्यान अस्ति महिन्दर्भ में** अधिनियम की Tep-Begreweg's Attention Ishnyited Te երցթրայնը թանան Ֆրբենու 8 Of Section 13, Of The Act In Respect Of The Rime Available To Reger The Segured Assets में कारण से नीलामी कार्यक्रम Public Is Green अरुपूर्व ने प्राप्त कार्यक्रम Public Is Green अरुपूर्व ने प्राप्त कार्यक्रम herein fails for any reason what soever then secured creditor have employed as a fully interest by was of sale through private treaty in CASE OF ANY CLARIFICATION RECURRENCE SECURITY INTEREST BY WAS ASSESSED TO BE AND CLARIFICATION RECURRENCE OF SALE, THE DEET MAY MR. PRASTENDER TO AHITA TO BE SALE, THE DEET MAY MR. PRASTENDER TO AHITA TO BE SALE, THE DEET MAY MR. PRASTENDER TO AHITA TO BE SALE, THE DEET MAY MR. PRASTENDER TO AHITA TO BE SALE, THE PROPERTY OF THE PROPERTY O SOMESH78UNDRIPALTIF99 9910563462). 1MR. VIVEKTKATAUJA 1549F192031777091 (TAND AKKSHTTTT STOLLANK 194-94 7362411विष्ठ), क्रिकेस क्रिकेस क्रिकेट सम्बद्ध न BRMS AND CONDITION STOF विमि SALES://PUEASEOTAREGER/ET/OBATHREALINGON/TTTPS://WWW.KOTAKISON/LENKBANK AAJOCTIKONS∷ PROVIDED IN KOTAK MAHINDRA BANK WEBSITE I. WWW.KOTAK.COMAND/OR ON HTTPS://BANKAUCTIONS.IN/

फेडरल बैंक, 447, ग्रेट वैल्य होटल के साम राजपुर रोड, देहरादुन, उत्तराखण्ड 248001

शाखा / स्थान:

फेडरल बैंक,

राजपुर रोड, देहरादुन,

उत्तराखण्ड 248001

FEDERAL BANK YOUR PERFECT BANKING PARTNEF Regd. Office: Alwaye, Kerala

स्वर्ण की प्राईवेट बिक्रा हतु सुचना

एतद्द्वारा समस्त संबंधित जन की जानकारी हेतू सूचना दी जाती है कि बैंक की अधोवर्णित शाखा में निम्नलिखित स्वर्ण ऋण खाते में बंधक रखे गए स्वर्ण आभूषण, जो विमोचन वे लिए अतिदेय है तथा बार-बार सचनाओं के बावजद नियमित नहीं किये गए है, शाखा में दिनांक 12.05.2022 को या उसके बाद बिक्री के लिए रखा जाएगा।

खाता संख्या 14506400001848 447, ग्रेट वैल्यू होटल के सामने 14506400002648 14506400002754 14506100011592 14506400002671 14506100011956 तिथिः 26.04.2022, स्थानः देहरादुन शाखा प्रबंधक, फेडरल बैंक लिमिटेर

पंजाब नैशनल बैंक 🚺 punjab national bank

शेयर विभाग, बोर्ड और समन्वय प्रभाग प्लाट संख्या.4,

द्वारका सेक्टर 10, नई दिल्ली-110075, ई-मेल आईडी: hosd@pnb.co.in फोन नंबर: 011-28044857

सार्वजनिक सूचना

एतदद्वारा सुचित किया जाता है कि नीचे उल्लिखित बैंक का शेयर प्रमाण पत्र खोने/ गुम / चोरी होने के रूप में रिपोर्ट किया गया है और इसके पंजीकृत धारक/दावेदार ने डप्लिकेट शेयर प्रमाण पत्र जारी कराने के जिस शतरोध किया है

京 . 花.	शेयरधारक(को) का नाम	फोलियों संख्या	प्रमाण-पत्र संख्या	शेयरों की विशिष्ट संख्या	शेयरों की संख्या
1.	चत्रू लाल निगम (मृतक) संयुक्त 1-प्रतिभा निगम (मृतक) संयुक्त 2- आशीष कुमार निगम	0046306	3052	2575001-2575500	500
2.	शैल बाला गुप्ता	0164565	9030	7325496-7325995	500

किसी व्यक्ति द्वारा उक्त शेयरों के संबंध में कोई दावा/उपरोक्त उल्लिखित शेयरधारक/दावेदार के पक्ष में इप्लिकेट प्रमाण पत्र जारी करने के संबंध में किसी भी आपत्ति के मामले में उसे/उन्हें इस सुचना के प्रकाशन तिथि के 15 दिन के भीतर अपने दावे या आपत्ति दर्ज करनी चाहिए। यदि इस सुचना के प्रकाशन की तिथि से 15 दिनों के भीतर, उक्त प्रमाण पत्र के संबंध में बैंक द्वारा कोई दावा प्राप्त नहीं किया जाता है तो इप्लिकेट शेयर प्रमाण पत्र/ पृष्टिकरण पत्र जारी किया जाएगा । सामान्य जन को उपर्युक्त प्रमाण पत्र के साथ किसी भी तरह के लेन-देन से सावधान किया जाता है।

कते पंजाब नैशनल बैंक

दिनांक: 27.04.2022 (एकता पसरीचा) स्थान : नर्ड दिल्ली कंपनी सचिव

This is an advertisement issued for information purpose only.

PLACE: GHAZIABAD DATE: -28.04.2022

ô dhai 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 October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a fresh certificate of incorporation dated October 19, 2016. Pursuant to a 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 V74899DL1994PLC062407. 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 12 4668 5900; Facsimile No.: + 91 124 668 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: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.com; Chief Financial Officer: Mr. Rajeev Lochan Agrawal; Telephone No.: + 91 124 668 1240; E-mail: mrustagi@dhani.c 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.

Allotment on first come first serve basis

Prospectus dated April 11, 2022 ("Prospectus"). ADDENDUM TO PROSPECTUS-NOTICE TO INVESTORS

*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

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 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

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

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

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

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. Informerics 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

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.

Edelweiss protect

Contact Person: Mr. Lokesh Singhi

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

LEAD MANAGERS TO THE ISSUE TRUST 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

Contact Person: Ms. Hani Jalan

Email: projectshubh2@trustgroup.in

DEBENTURE TRUSTEE TO THE ISSUE**

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

REGISTRAR TO THE ISSUE KFINTECH

rating agency and should be evaluated independently of any other ratings.

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

CREDIT RATING AGENCY ·()· ...

INFOMERICS VALUATION AND RATING PRIVATE LIMITED 104/106/108, 1" 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

Informatics Rathra

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 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 Debentures issued pursuant to the Issue. For further details, please see Annexure B of the Prospectus.

COMPANY SECRETARY AND COMPLIANCE OFFICER Mr. Manish Rustagi

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 of the stock exchanges www.nseindia.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 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

Mr. Pinank Jayant Shah Executive Director & CEO

Place: New Delhi Date : April 27, 2022

www.readwhere.com