



DHANI SERVICES LIMITED

CIN NO : L74110HR1995PLC121209

PAN NO : AAACO0870B

GST IN : 27AAACO0870B

Company Profile

Dhani Services Pvt Ltd. is a leading Non-Banking Financial Company (NBFC) that caters to the growing needs of an Aspirational India, Serving both Retail & Commercial Clients.

Incorporated In 2023, we are a well-established business with strong capitalization. Dhani is accredited with CARE AA & CRISIL AAA ratings for its long-term debt & Bank facilities and A1+ rating for its short-term debt & commercial papers, making it a strong and reliable financial institution.

Dhani Services Pvt. Ltd. started its October with a single product focus. The Company obtained license from Ministry corporate of affairs as a financial institution and has been trading in A-category shares in the Indian Stock Exchange. Dhani F Services Pvt. Ltd. is one of the top 30 financial institution allowed by the Government to take Public Sector deposits.

Initially Dhani Services Pvt. Ltd. focused on providing lease financial mostly to the medium sized customer but over the years it has diversified its range of product to meet the financial needs of clients ranging from corporate to individuals, irrespective of size.

The Company started operation as a leasing company with only one office in capital. With the progression of time it expanded its wings to cover areas beyond Delhi.

Lending

We offer a wide range of secured and unsecured loans to our customers. We provide a one-stop-shop for all requirements, be it loans, investment or protection. We have quickly grown to have more than 30+ Branches spread across 5 States & Union Territories across the country bringing Pan India under its financial coverage.

We have a solid expertise in debt advisory and debt arranging, capital raising, advisory services, corporate and project advisory and strategic advisory services. Our extensive knowledge-based work culture and our ability to understand your needs helps us part.

Dhani Services Pvt. Ltd. is also an 'employer of choice today' having won several awards and accolades for its human resource miles tones. Dhani was recently certified by the Great Place To Work Institute for building and sustaining High- Trust, High-Performance Culture Great Place to Work Institute is considered the gold standard for assessing and certifying great workplace cultures and represents the definitive employer-of-choice and work place quality recognition any organization can receive.

We believe in keeping your dreams alive, because in your success, lies ours. Fueling your growth story lies at the heart of our vision to propel small and medium businesses to success. You are the future of India, its growth engines, its hope. Thank you for with us in this journey of innovation and progress.

DHANI SERVICES LIMITED

CORPORATE OFFICE ADDRESS : OUTER RING RD, TECHNOLOGIES PARK, KADUBESANAHALLI, BENGALURU, KARNATAKA 560103.

HEAD OFFICE ADDRESS : MKURLA RD, AIRPORT ROAD, MARIYMAN NAGAR, VIJAY NAGAR COLONY WEST, ANDHERI EAST, MUMBAI, MAHARASHTRA 400059.

E-MAIL ADDRESS : customersupport@dfsl.org.in WEBSITE : www.dfsl.org.in HELPLINE DESK : +91- 8650972385 HR DESK : +91 - 8650470274



PURSUING PERFORMANCE

At Dhani Services Limited , We always strive to be the best that we can be. That is why, in spite of the many challenges we have faced over the years, we have always kept our pledge to deliver growing value to all our stake holders. Every day, in all we do, we have planned and strategized our model of business, the many financial sector segments we operate.

We are well on the way to achieving our full potential, as the growth in total assets recorded in this report will show. The following pages are



DHANI SERVICES LIMITED

CIN NO : L74110HR1995PLC121209

PAN NO : AAACO0870B

GST IN : 27AAACO0870B

VISION

"To be a leading provider of unique financial solutions"

MISSION

Striving to maintain the highest service excellence to our customers

Creating wealth for our shareholders

Engage in best business practices

Assuring the well-being of our employees

VALUES

Integrity / Accountability / Maintaining confidentiality / Professionalism

DHANI SERVICES LIMITED

CORPORATE OFFICE ADDRESS : OUTER RING RD, TECHNOLOGIES PARK, KADUBESANAHALLI, BENGALURU, KARNATAKA 560103.

HEAD OFFICE ADDRESS : MKURLA RD, AIRPORT ROAD, MARIYYMAN NAGAR, VIJAY NAGAR COLONY WEST, ANDHERI EAST, MUMBAI, MAHARASHTRA 400059.

E-MAIL ADDRESS : customersupport@dfsl.org.in WEBSITE : www.dfsl.org.in HELPLINE DESK : +91- 8650972385 HR DESK : +91 - 8650470274



DHANI FINANCE VALUES

Corporate Philosophy

The people of Dhani Service Ltd. true to the company's "enterprising spirit" are committed to Creating superior network solutions and providing excellent information and Financial services in India to meet the diversified needs of communities worldwide in the information age.

Vision

The Dhani Service Ltd group helps create a safe and convenient infrastructure for customers and society as a whole through the key Indian concepts of "micro finance" and "corporate finance"

Micro Finance : initially had a limited definition - the provision of microloans to poor entrepreneurs and small businesses lacking access to bank and related services. The two main mechanisms for the delivery of financial services.

Action Principles

Act with integrity

Challenge and drive change

Perform with speed and agility

Be passionate, and determined to succeed Proactively

encourage excellence as "Team Dhani"

Dhani Group Charter Conduct/ OKI Group Code of Conduct

Dhani Group Charter of Corporate Conduct

CSR activities Dhani Group must accomplish based on its corporate philosophy

Dhani Group Code of Conduct

Codes of conduct executives and employees must conform to in accordance to Dhani Group Charter Conduct

BRAND STATEMENT

The brand statement of Dhani Service Ltd expresses the opening of a door to a society, where people around the world can lead more lives that are enriched, safe and secure

The statement also expresses our dream to contribute to the information society that enables to achieve the dreams and hopes of stakeholders

"Opening up your dreams" and "accomplishing our ambitions are Dhani Group's commitments that are inherent in its brand statement.

- **Dhani Service Ltd, With you every step-**

DHANI SERVICES LIMITED



BUSINESS SUMMARY

ICT (Information and Communication Technology)

Dhani Group contributes to solving various social issues with the solutions, products and services based upon technologies and know how constructed by our long standing customer base over 10 years.

Dhani Group's ICT business hoards its unique devices, various technologies, such as acoustic/optical sensing. network and operation, and know-how built upon our customer base and experiences of 5 years.

We provide Home Loan, Personal Loan, Business Loan, Loan Against Property. Project Loan and Woman's Group Loan products and services supporting social infrastructures in many fields such as Corporate, Retail, Small business, transportation.

In addition, Dhani group accelerates co-creation with customers to construct new business and contributes to customers' innovation which will solve social issues such as employment, natural disasters/environmental issues, aging issues of social infrastructure and work style reform.

DHANI SERVICES LIMITED



Interest Rate and other Charges

Loan agreement shall cover the interest charged by the Company to the customer and interest charged and other charges shall be signed by the customer before disbursement.

Interest Rate on a Loan will be based on Loan amount, tenure, Security/ Colateral offered for the Loan, risk parameters, market conditions and cost of funds. The normally applicab Indicative interest rate on loans is available on our website.

The website of the Company will be updated with any revisions in the Fleating Reference Rate and in Service charges which will be effective only prospectively.

Processing/ Administrative Fees (Charged at the time of sanction)

1.50%-2.509% of the loan amount + applicable taxes and other statutory levies.

Documents Retrieval Charges

Rs. 1000/- (Rupees Five Hundred Only) plus applicable taxes and/or other statutory levies if any.

Charges per EMI for payment after Due Date

Rs. 200/- plus applicable taxes plus applicable taxes and/or other statutory levies if any.

Penalty for delayed payment

Charges for late payment/ Additional interest: 1.5% per month plus applicable taxes if any.

Charges for revalidation of NOC

Rs. 100/Rupees One Hundred only) plus applicable taxes or other statutory levies if any.

Prepayment Charges

There will be no extra charge for Prepayment

Note 1: Goods and Services Tax and other govt. taxes, levies, etc. applicable as per the prevailing rate will be charged over and above these charges. In order to facilitate easies faster and secured transactions, Dhani Finance Pvt. Ltd. offers e-payment and e-receipt services to its customers.

Range of Interest rates for Mortgage Loans

Loan Type	Minimum	Maximum
Housing	6.75%	14.50%
Non Housing	6.75%	17.60%



Application for loans and processing:

The company will issue a numbered application form to all applicants who request the same. The application form will **Seek information that is material to credit appraisal.**

Provide a list of documents that the applicant will have to submit along with the application

Acknowledgement for Loan application:

The Company will issue written acknowledgement for each loan application in the prescribed immediately on receipt of the application. Time within which loan applications will be processed would be indicate in the acknowledgement of such applications. All valid and complete applications received with minimum documents and meeting credit criteria shall be logged into the loan origination system. The application serial number which is part of the acknowledgement can be used to correspond with Dhani.

Detailed appraised of proposals cleared in principle and sanctioned/rejected:

The Company would verify the loan applications within a reasonable period of time. If additional details/documents are required. It would intimate the applicant immediately. In case the application is rejected, the company will cofivey in writing, the main reason/reasons which, in the opinion of the Company after due consideration, have led to rejection of the loan applications Loan appraisals and terms/ conditions:

The Company would ensure that there is proper credit appraisal on all applications The appraisal would be in line with the Company's credit policies and procedures and relevant regulatory guidelines. The Company would convey to the borrower. The sanction letter sail include amount of loan sanctioned along with the terms and conditions including annualized rate of interest and all other upfront charges such as processing fees. The Company will provide copy of the loan agreement along with a copy each of the enclosures quoted in the loan agreement to all the borrowers of the time of sanction/ disbursement of loans in such language as understood by the customer. The sanction letter/ loan agreement will contain all details of fees and charges applicable to the loan.

Once the loan agreement is executed, copy of the loan agreement shall be given to the customer for his records. In case it is required, borrower will be given an agreement in vernacular language as understood by him. The company shall release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim it may have against the borrower. If such right of set off is to be expressed, the borrower shall be informed about the same with full us particulars about the remaining claims and the conditions under which the company is entitled to retain the securities till the relevant claim is settled paid The Company would not interfere in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement (unless new information, not earlier disclosed by the borrower has come to the notice of the company).

Interest Rate and other Charges

Loan agreement shall cover the interest charged by the company to the customer and interest charged and other charges shall be

signed by the customer before disbursement. Interest Rate .on a loan will be based on loan amount tenure, security/ collateral offered for the loan risk parameters, market conditions and cost of funds. The normally applicable indicative interest rate on loans is available on our website. The website of the company will be updated with any revisions in the floating Reference Rate and in Service charges which will be effective only prospectively.

Recovery of Loans

The Company would not resort to undue harassment of recovery of loans. The employees of the company who contact customers for collections/recoveries will act as per the code of the conduct of the company.



Associated costs

There are two components of cost that need to be priced into a loan

1. Upfront costs- The following costs are incurred by Dhani before a customer apply for loan.

a. **File Login Charge-** The cost of sales channel and sales promotion expenses.

b. **Verification costs-** A verification of information supplied by customer in application form such as residence and employment details may be required. Additionally, verification may be required through credit bureaus.

2. Ongoing expenses- The following expenses are incurred during the life of the loan

a. Funding costs- Dhani uses a mix of debt and equity to fund its loans. This funding needs to match the tenor of the loan and involves costs.

b. Servicing cost-This includes cost of managing repayments, books of accounts and addressing any customer queries on an ongoing basis.

c. Collection costs-Effort is required to call / address customers who may default in their repayments and prepare remedial plans

d. Management costs- This would cost of the Management, IT infrastructure and software licenses and other overheads

e. Record keeping -Documents pertaining to loans have to be stored in safe custody as these are legal documents.

f. Customer Service- This includes cost of servicing customer requests such as interest certificate, statements, address change requests and other miscellaneous queries from customers.

3. Other expenses

a. Loan Losses and Provisions- The retail loans business works on a portfolio management model. Based on the Product Customer mix, the company needs to create provisions for bad loans and write off loans that are not recoverable

b. Legal/ valuation charges- expenses are incurred towards verification of title documents, valuation of property/vehicle /jewelry, verification of assets etc. Dhani uses the services of specialized agencies, such as a registered chartered engineers / valuers/ lawyers to provide valuation and legal opinion. In such cases, to defray these expenses, Dhani will collect application fees will be collected from customer at the time of application. This will be non-refundable in nature.

c. Credit appraisal costs- The Company needs to invest in competent resources that can carry out credit appraisal of the Customer's application.

e. Technology costs: Financial services business requires extensive investment in Hardware, software, storage and analytics for efficient operations of the business. These investments are ongoing in nature given the rapid changes in the technology industry and given the consumer expectations.

it may be noted that most of these expenses are incurred irrespective of the outcome of the customer's application. For example, verification costs are incurred even if the customer's application is finally rejected by the company

Refund Policy

if you are not 100% satisfied with our products, you can cancel your application and get refund for the product Company will refund the amount within 30 days from the date you logged in your file.