

Date: November 11, 2022

Scrip Code – 532960, 890145
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

DHANI – EQ, DHANIPP
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 051

Sub: Earnings Update for the quarter ended September 30, 2022

Dear Sir,

Please find enclosed an Earnings Update of Dhani Services Limited for the quarter ended September 30, 2022, for your information and record.

Thanking you,
Yours truly,

For **Dhani Services Limited**

Vikas Khandelwal
Company Secretary

CC: Luxembourg Stock Exchange, Luxembourg

Dhani Services Limited

CIN: L74110DL1995PLC069631

Reg. Off: 1/1 E, First Floor, East Patel Nagar, New Delhi-110008, Tel: 011-41052775, Fax: 011-42137986

Corp. Off: One International Centre, Tower 1, 4th Floor, S. B. Marg, Elphinstone (W), Mumbai - 400013 T. +91 22 6189 9016 F. +91 22 6189 9001

Website: www.dhani.com | Email: support@dhani.com

dhani

Dhani Services Ltd

Investor Presentation Q2 FY 22-23

Financial Update

(In ₹ Crores)

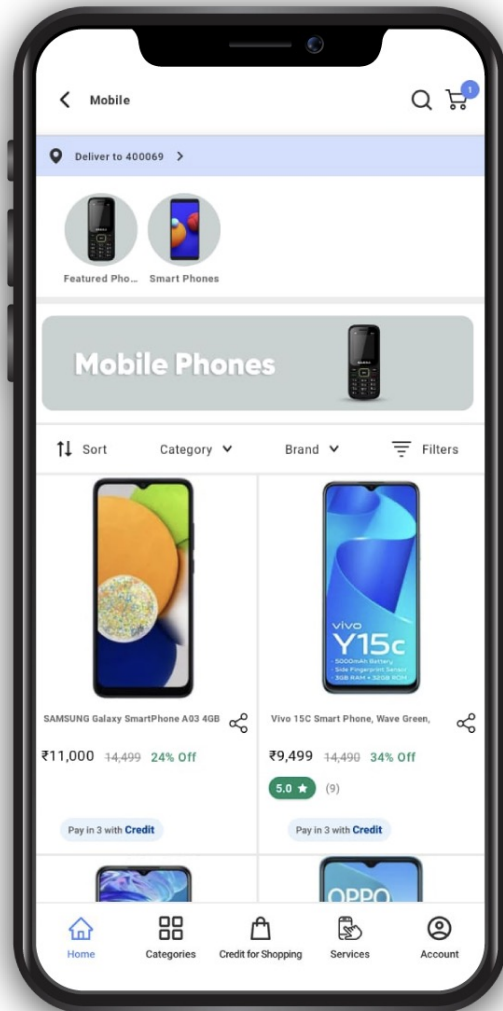
	Q2 FY23	Q1 FY23
Revenues	183	275
Expenses	280	354
PAT	- 87	-104

What is Dhani?

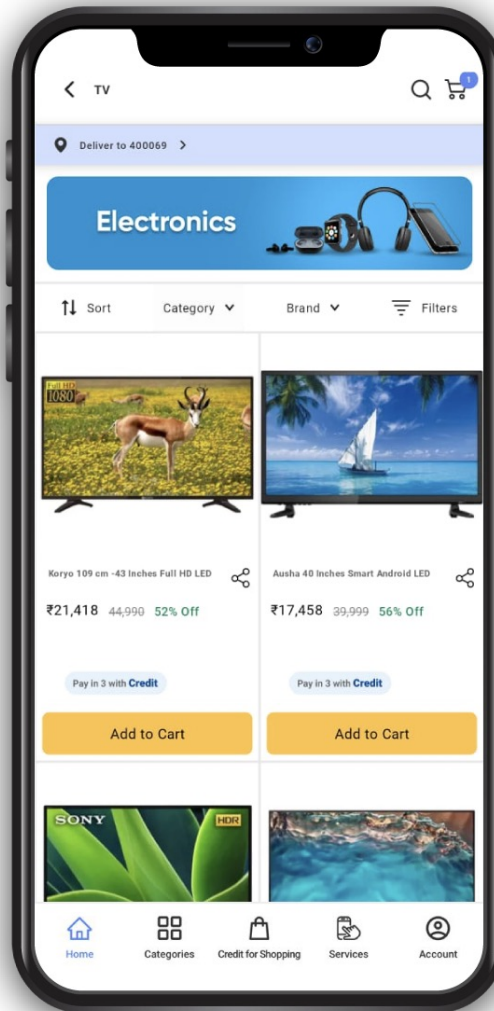
- Dhani is a marketplace supported by third party suppliers and its own warehouses for shopping options for the middle class market in India comprising of 500 million people.
- Dhani also provides short term financing (Pay in 3) for purchase of products from its app.
- Company's business model of providing shopping access for lacs of products and short term financing (33% of order value is paid upfront by the customer from his own sources, 33% to be paid after 30 days and balance 33% to be paid after 60 days) for specified end use of buying these products is fully compliant with RBI guidelines announced on 20th June and 10th August for digital lending. Company has robust and fully compliant business model with no regulatory overhang now.

Extensive Product Selection on Dhani Across Wide Range of Categories

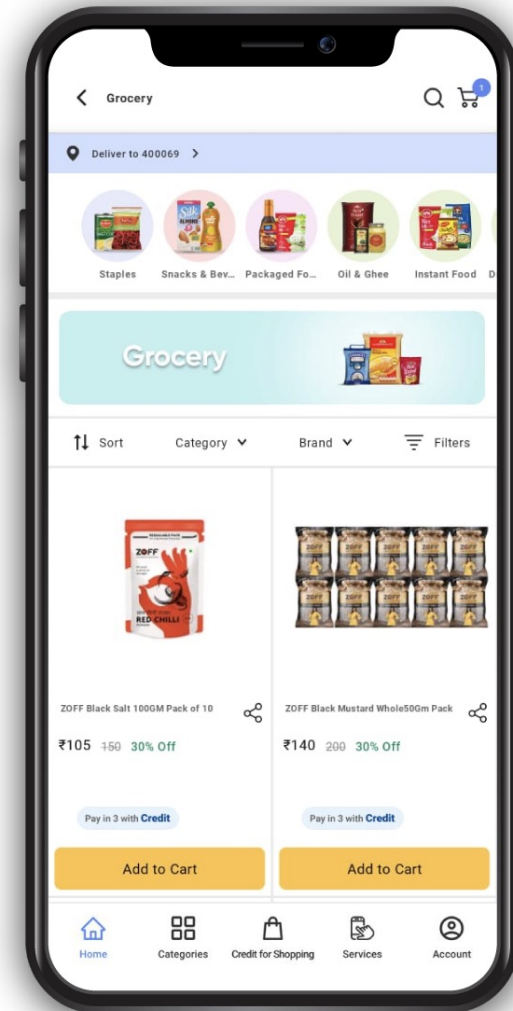
Mobile Phones



Electronics



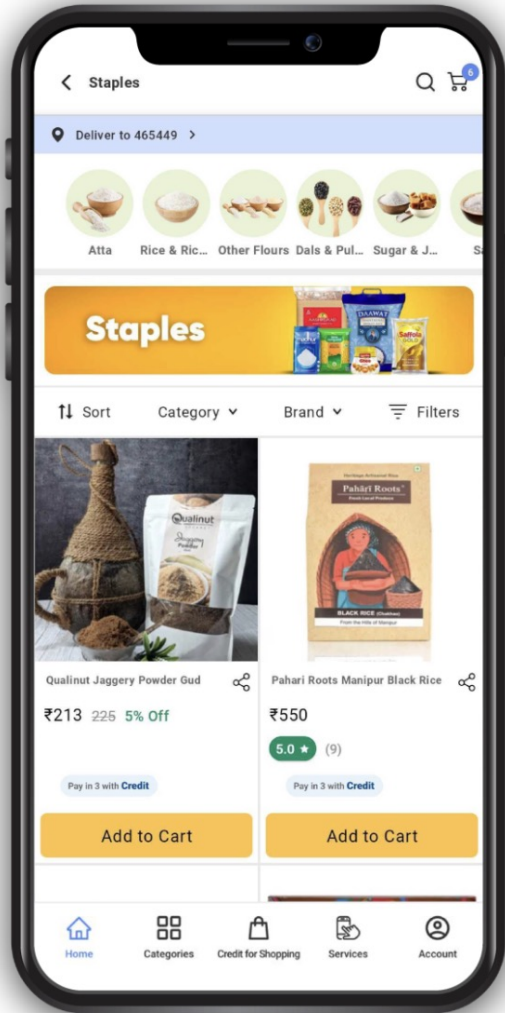
Grocery



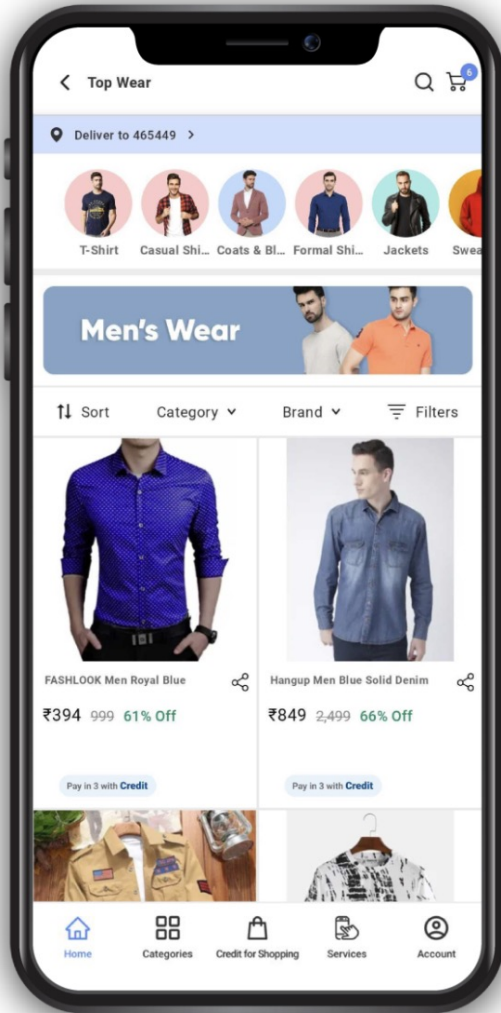
Over 10 lakh products in 100+ categories

Extensive Product Selection on Dhani Across Wide Range of Categories

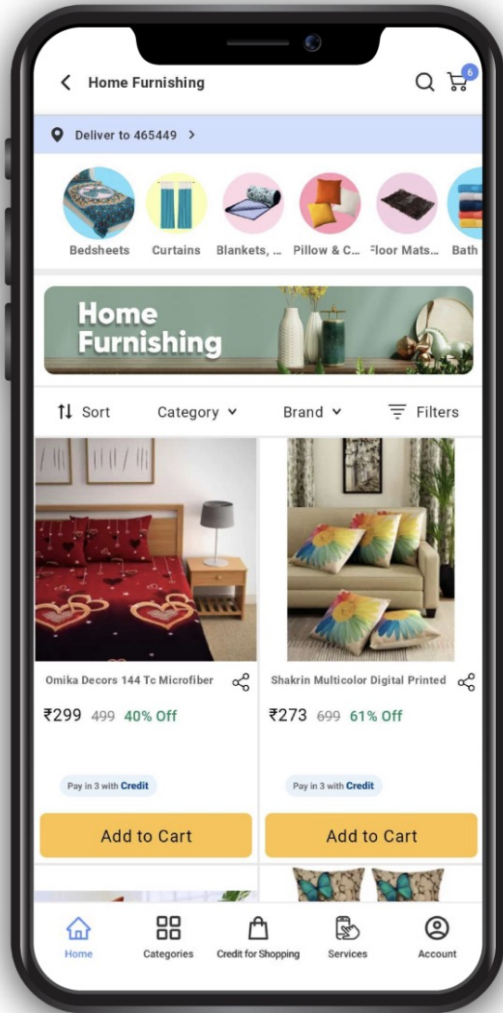
Staples



Men's Wear



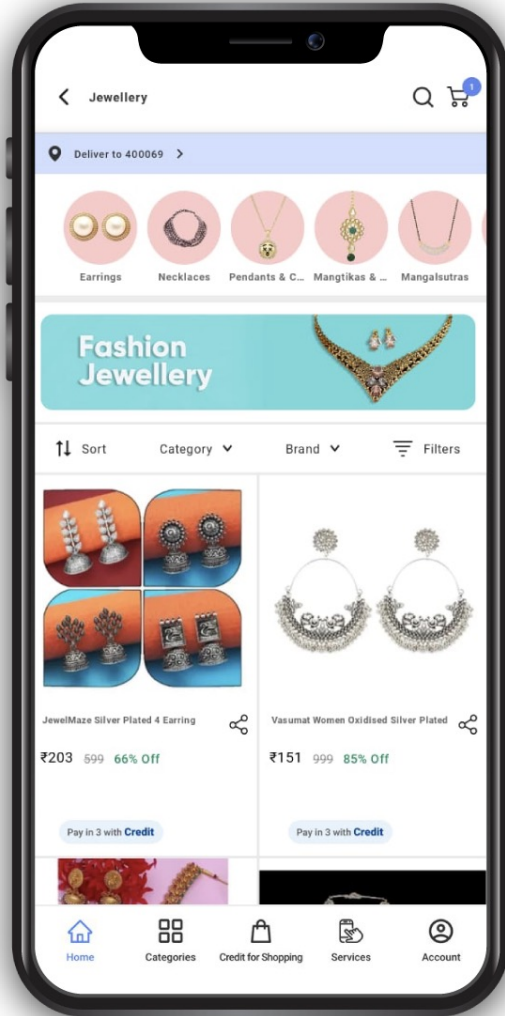
Home Furnishing



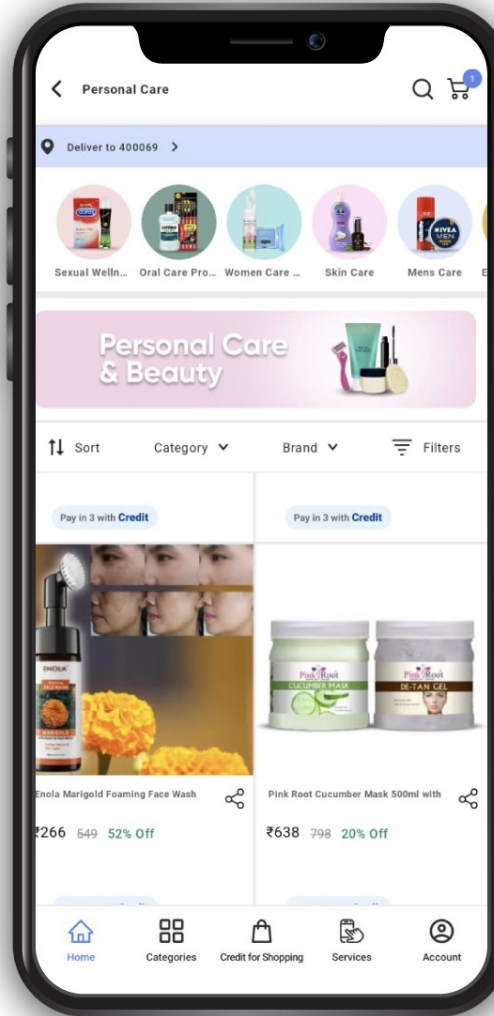
Over 10 lakh products in 100+ categories

Extensive Product Selection on Dhani Across Wide Range of Categories

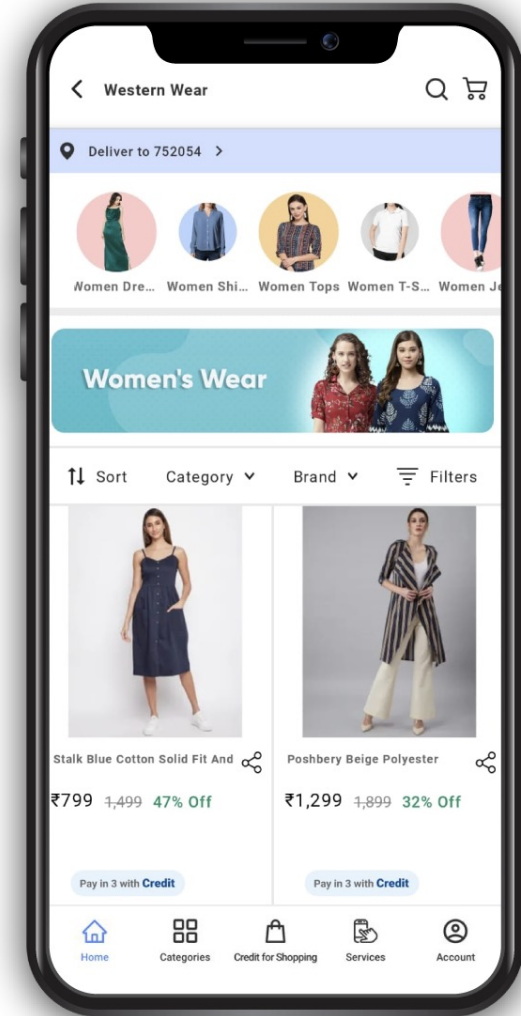
Jewellery



Personal Care



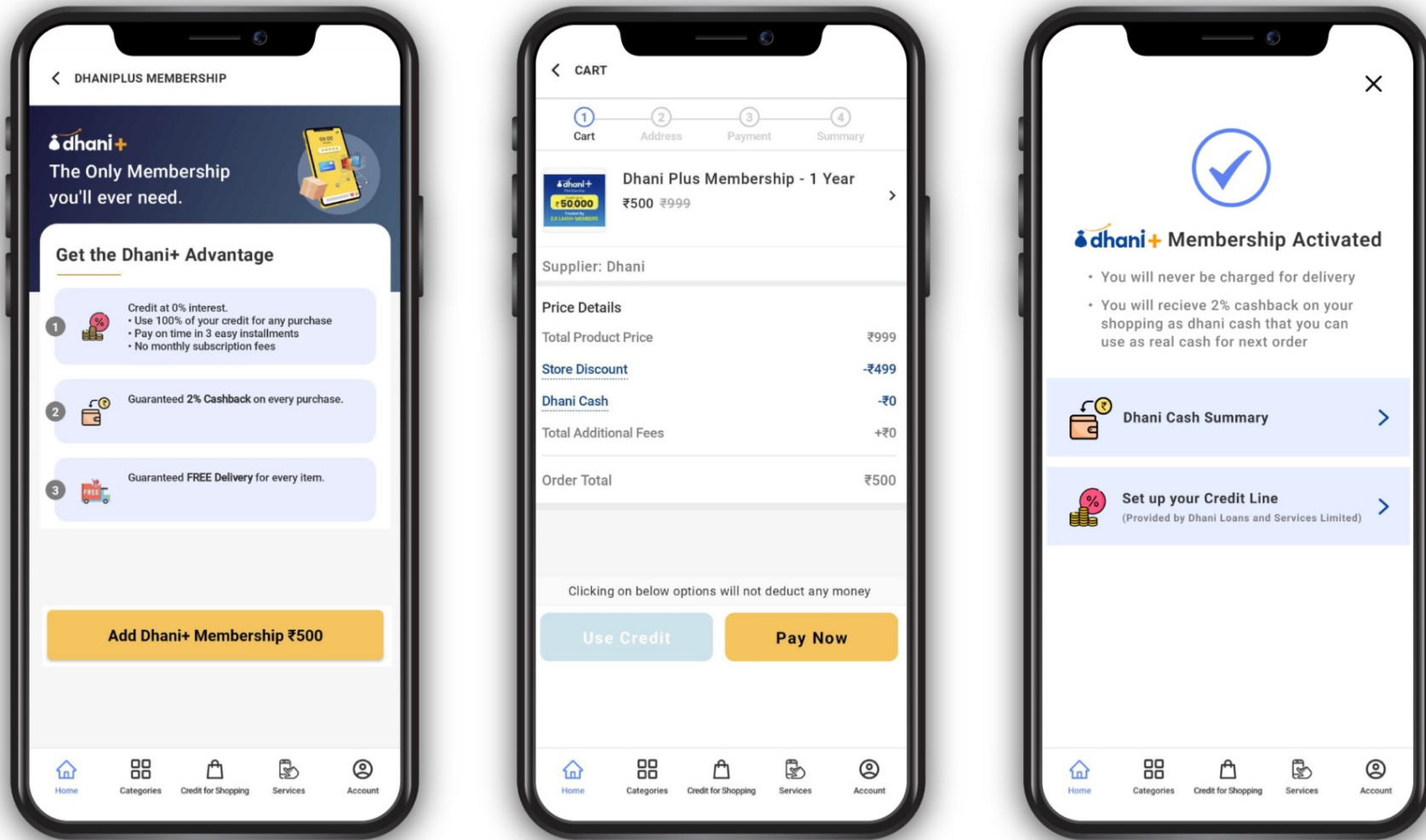
Women's Wear



Focus on vast selection, affordability and convenience

Dhani Plus Membership

Dhani Plus members enjoy access to credit of up to ₹50,000 at 0% interest for shopping on Dhani, guaranteed free delivery on all orders and 2% cashback in the form of Dhani cash on every purchase for an upfront annual membership fee of ₹500



Instant activation on purchase

Easy User Experience

Due Summary

Due Now: ₹0 Pay Now

Upcoming Dues: ₹241

Transactions

Legend: Paid (green), Overdue (red), Due Now (orange), Upcoming Dues (grey)

Transaction 1: EP6614382, 10-Oct-2022, Order Total: ₹158, Credit Used: ₹105, Refund: ₹17

- 10-Oct-2022: ₹53 (Paid)
- 10-Nov-2022: ₹45 (Overdue, ₹8 refund)
- 10-Dec-2022: ₹44 (Overdue, ₹8 refund)

Transaction 2: EP6163155, 16-Sep-2022, Order Total: ₹118, Credit Used: ₹78

- 16-Sep-2022: ₹40 (Paid)
- 16-Oct-2022: ₹39 (Paid)
- 16-Nov-2022: ₹39 (Overdue)

Select amount you wish to pay

- Due now ₹0
- Due now + Upcoming dues ₹241
- Other amount you wish to pay

Continue

Due Summary

Due Now: ₹0 Pay Now

Upcoming Dues: ₹241

Transactions

Legend: Paid (green), Overdue (red), Due Now (orange), Upcoming Dues (grey)

Transaction 1: EP6614382, 10-Oct-2022, Order Total: ₹158, Credit Used: ₹105, Refund: ₹17

- 10-Oct-2022: ₹53 (Paid)
- 10-Nov-2022: ₹45 (Overdue, ₹8 refund)
- 10-Dec-2022: ₹44 (Overdue, ₹8 refund)

Transaction 2: EP6163155, 16-Sep-2022, Order Total: ₹118, Credit Used: ₹78

- 16-Sep-2022: ₹40 (Paid)
- 16-Oct-2022: ₹39 (Paid)
- 16-Nov-2022: ₹39 (Overdue)

Enter the amount you wish to pay now

100

Continue

PAYMENT METHOD

Select Payment Method

Wallet Balance (₹600)
You can utilise wallet balance for payment

OTHER MODES

UPI UPI ✓

- GPay ✓
- PhonePe
- Paytm
- Amazon
- Enter UPI ID +
- Debit Card ✓
- Net Banking ✓

Amount Details

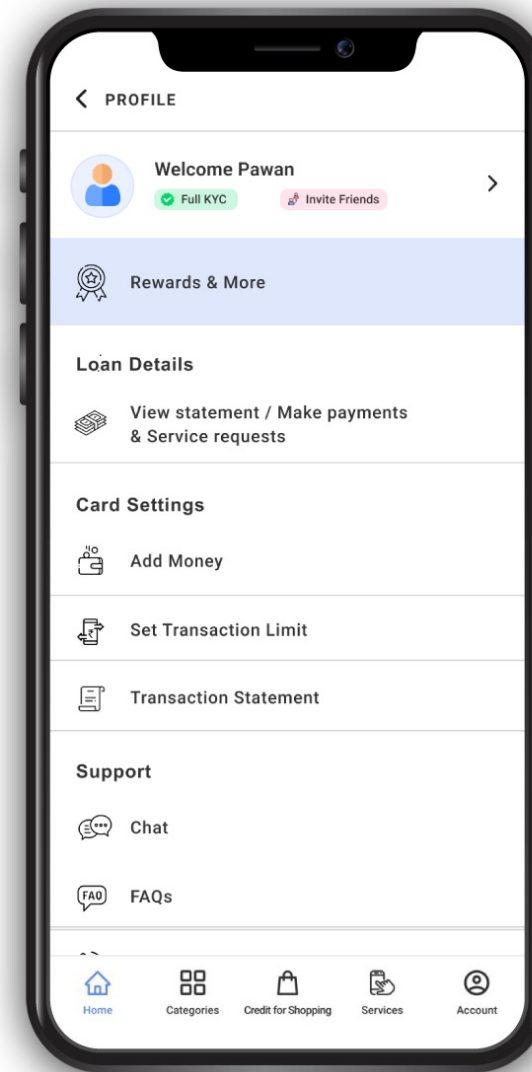
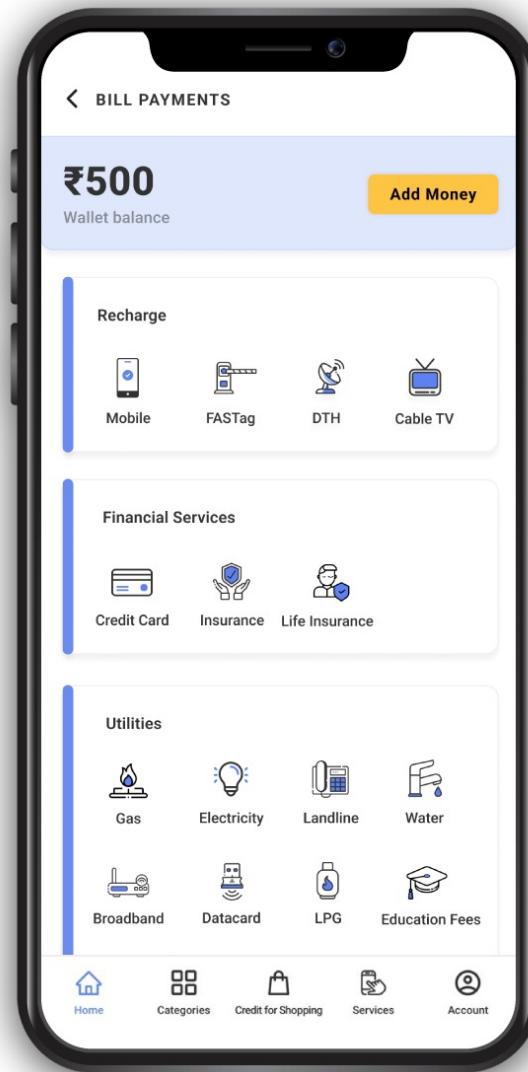
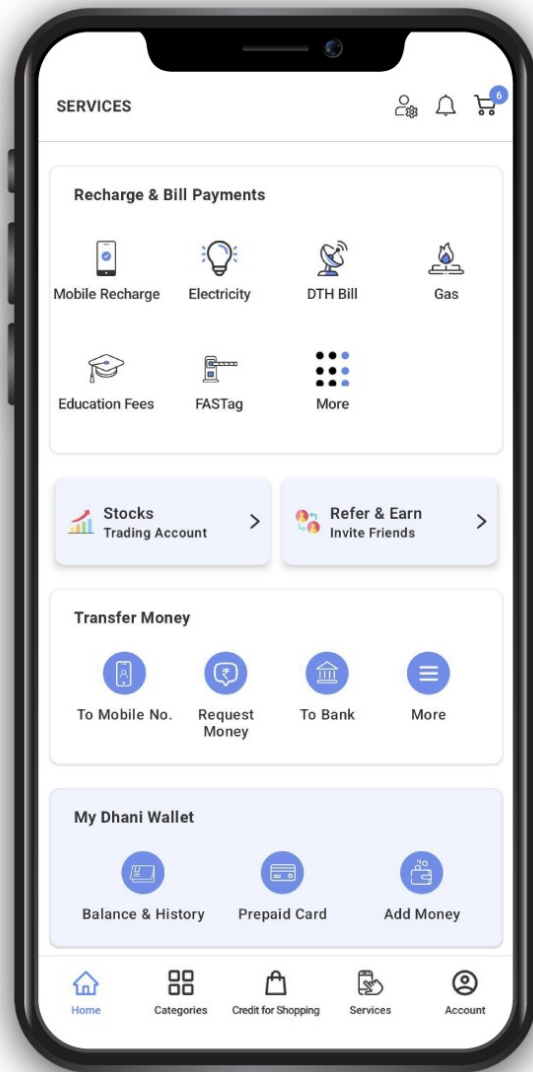
Amount to pay: ₹100

Net Amount Payable: ₹100

₹100 PAYABLE NOW Continue

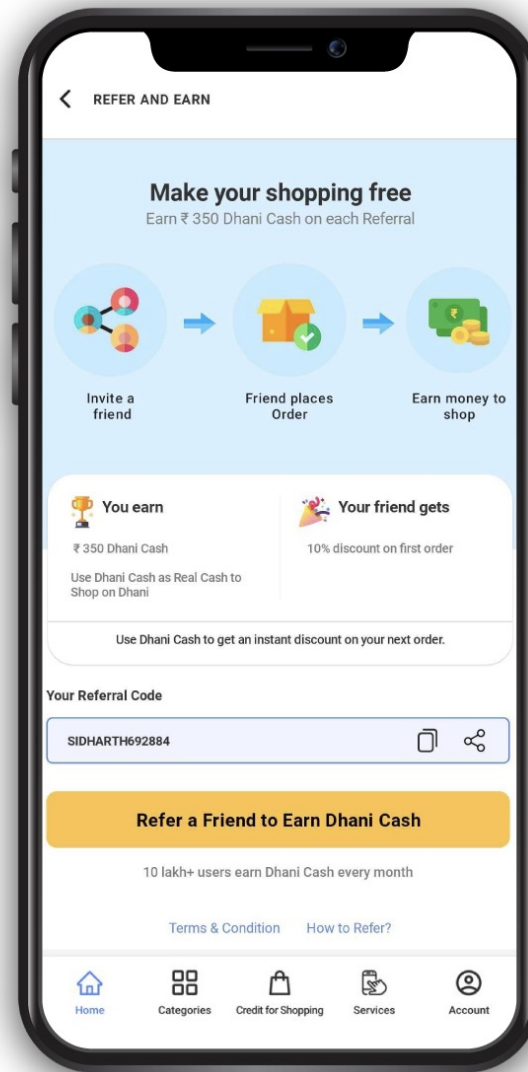
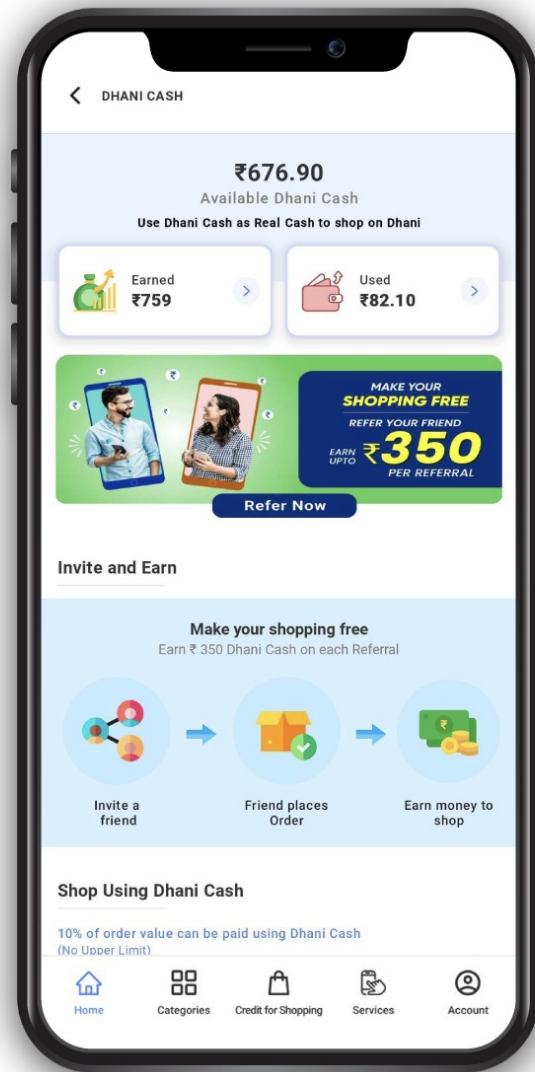
Easy due repayment options

Other Services on Dhani



Hassle free Bill Payment and Recharge Services

Referral & Rewards



Robust Referral & Reward Program for customers

Self Sufficient Business Model

- Capital efficient self financing model – Suppliers are paid in 30 days on an average and customers are given average credit period of 30 days.
- Take rate of up to 10% from suppliers on Dhani.
- Scope of higher take rate from suppliers with credit for their products.
- 3% p.m. interest is charged on delayed payments if on 30th day and 60th day instalments are not paid on time.
- Ability to collect micro payments pan India through in-house collection officers.
- Charges (including GST) of 3% of order value are levied for all transactions that use pay in 3 facility for free & fast delivery and collections.

| New Product Statistics in Q2

	(Lacs)
	<hr/>
Unique Dhani Plus members acquired in Q2	1.55
Unique customers who bought products in Q2	3.84
Unique customers who used credit to buy products in Q2	1.70

SAFE HARBOUR STATEMENT

This document contains certain forward-looking statements based on current expectations of Dhani Services Ltd.'s (CIN: L74110DL1995PLC069631) management. Actual results may vary significantly from the forward-looking statements in this document due to various risks and uncertainties. These risks and uncertainties include the effect of economic and political conditions in India, and outside India; volatility in interest rates and in the securities markets; new regulations and government policies that might impact the business of Dhani Services Ltd.; the general state of the Indian economy; and the management's ability to implement the company's strategy. Dhani Services Ltd. doesn't undertake any obligation to update these forward-looking statements.

This document does not constitute an offer or recommendation to buy or sell any securities of Dhani Services Ltd. or any of its subsidiaries or associate companies. This document also doesn't constitute an offer or recommendation to buy or sell any financial products offered by Dhani Services Ltd.

Investor Contact

Parth Talsania
parth.talsania@dhani.com
Tel No: + 91 22 61891919 (O)