



Date: September 9, 2020

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

IBVENTURES – EQ, IBVENTPP/E1
National Stock Exchange of India Limited
“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 051

Sub: Earnings Update for the quarter ended June 30, 2020

Dear Sir,

Please find enclosed an Earnings Update of Indiabulls Ventures Limited for the quarter ended June 30, 2020, for your information and record.

Thanking you,

Yours truly,
For **Indiabulls Ventures Limited**

A handwritten signature in black ink, appearing to read "Lalit Sharma", written over a horizontal line.

Lalit Sharma
Company Secretary

CC:
Luxembourg Stock Exchange, Luxembourg

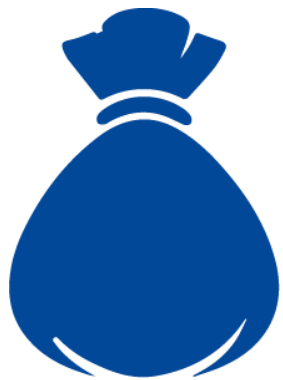
Indiabulls Ventures Limited

CIN: L74999DL1995PLC069631

Corporate Office: “Indiabulls House” 448-451, Udyog Vihar, Phase - V, Gurugram -122 001, Client Helpline: 0124 4572444, Fax: 0124 6681111

Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi - 110 001 Tel: (011) 30252900, Fax: (011) 30156901

Website: www.indiabullsventures.com, Email: helpdesk@indiabulls.com



INDIABULLS VENTURES LIMITED

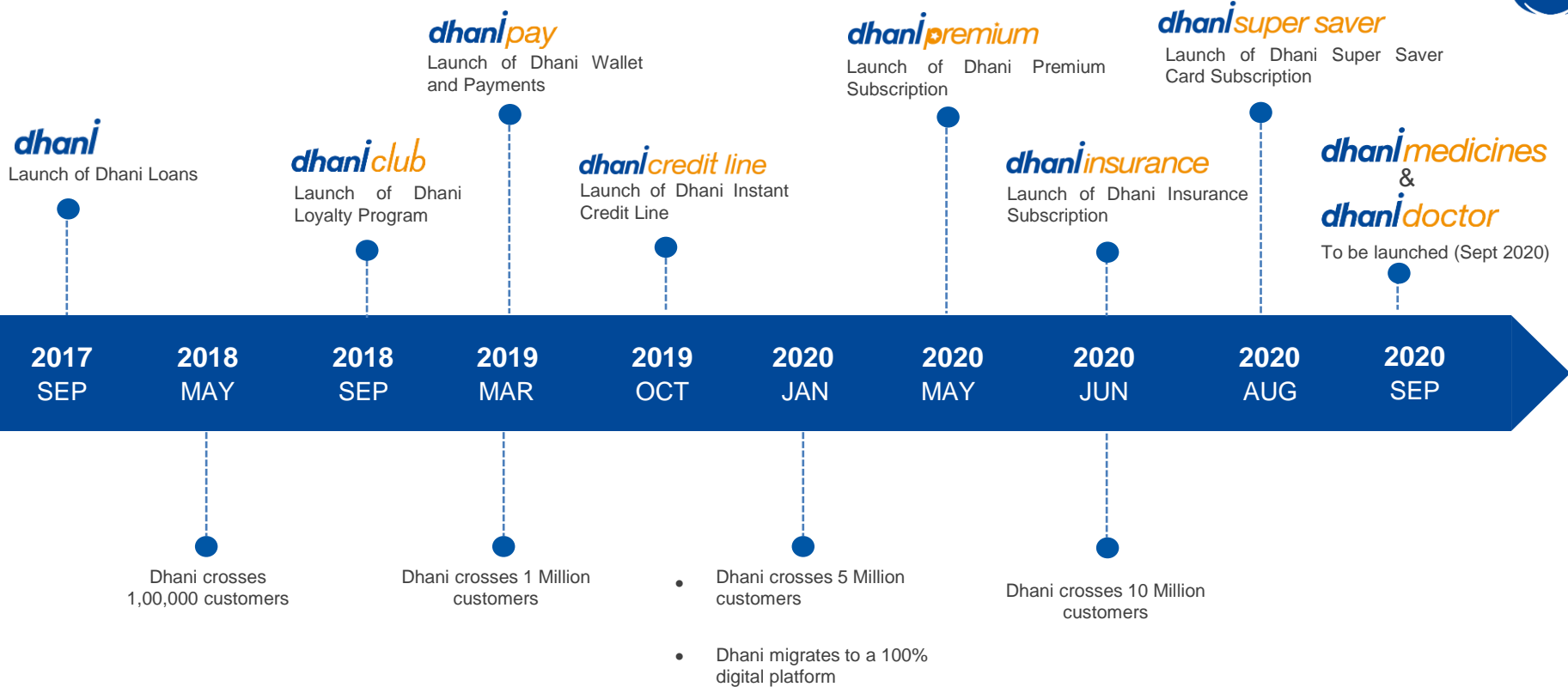
*dhan*services
A Consumer Business

Unaudited Financial Results - Q1 FY 20-21

September 9th, 2020



JOURNEY OF DHANI



One common platform for digital payments, digital finance & digital health services

CONSUMERS UPDATE



	Total Users	Total Wallet Customers	Subscriptions
Q4 FY20	14.25 Mn	5 Mn	N.A. Launched in Q1 FY21
Q1 FY21	18.72 Mn	10.16 Mn	0.21 Mn

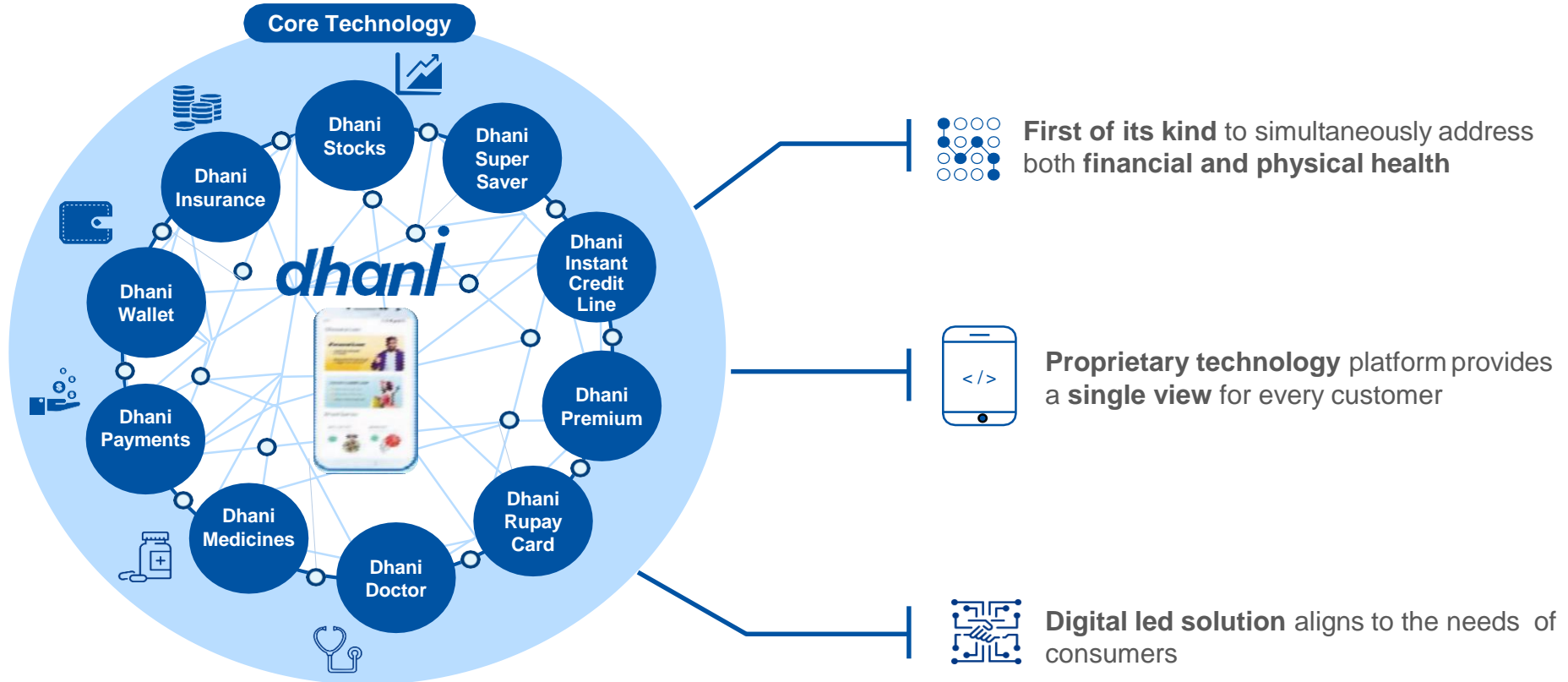
FINANCIAL UPDATE



(In ₹ Bn)

	Q1 FY21	Q4 FY20
Revenue	3.90	6.29
PBT	0.24	-4.43
PAT	0.12	-3.19

VARIOUS CONSUMER PRODUCTS ON ONE PLATFORM



PRODUCTS & TECHNOLOGY

Healthcare and Finance products for fulfilling daily needs of customers



Instant Credit Line (Loan) in 3 Minutes

dhani premium

Join **50 Lakh+** happy Dhani loan customers

- ✓ No principal payments for few months
- ✓ Enjoy low EMIs

GET MONEY NOW

Instant Credit Line

3 Lakh Health Cover
@ ₹470/month only

dhani insurance

More than **10 lakh** people have taken insurance with Dhani

- ✓ Cashless facility at **4700+** hospitals

GET INSURED NOW

Insurance

dhani doctor

Get **24/7 Video Consultation** Instantly

Try **FREE** for first 30 days!
Cancel anytime

CONSULT NOW

Healthcare

Super Saver

dhani supersaver

Get **5% cashback** on all your Shopping

SUBSCRIBE NOW

Super Saver

UNLIMITED TRADING @ ₹500 PER MONTH ONLY

dhani stocks

- ✓ Zero charges for F&O, Delivery & Intraday
- ✓ Redeem ₹500 Dhani Cash as cashback on A/c opening

Open Demat & Trading A/c

T&C Apply

Stocks

dhani medicines

Get upto **50% discount** on your medicines

Delivery in one hour

ORDER NOW

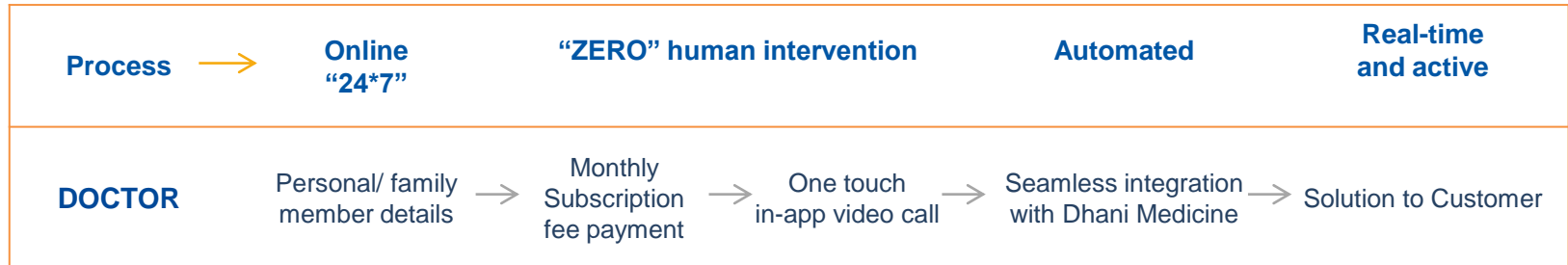
Medicines

UNLIMITED VIDEO CONSULTATIONS 24 HOURS, 365 DAYS



dhanidoctor
Get 24/7 Video Consultation Instantly
Try FREE for first 30 days!
Cancel anytime
[CONSULT NOW](#)

Healthcare



100% HEALTH SOLUTION FOR CUSTOMER IN ONE HOUR



*dhani*medicines

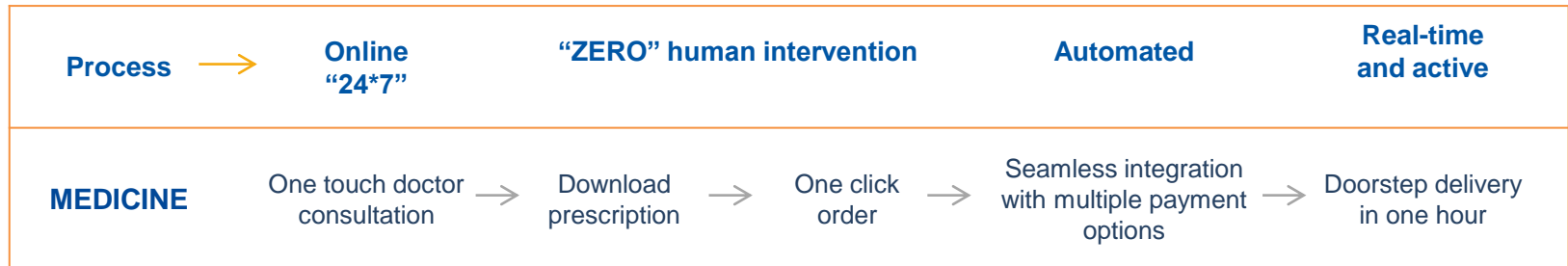
Get upto 50% discount
on your medicines

Delivery in one hour

ORDER NOW



Medicines (Doorstep delivery in one hour)



DEEP DAILY ENGAGEMENT WITH CUSTOMER



LOW EMI's, INSTANT DISBURSAL, CUSTOMER BENEFITS OF LOYALTY PROGRAM



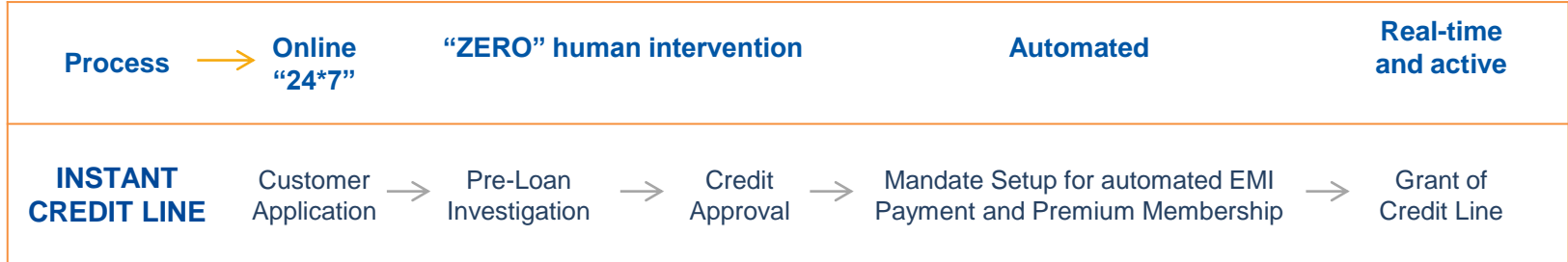
Instant Credit Line (Loan) in 3 Minutes

dhani premium

Join 50 Lakh+ happy Dhani loan customers

- ✓ No principal payments for few months
- ✓ Enjoy low EMIs

GET MONEY NOW



UNLIMITED TRADING, NO HIDDEN FEES



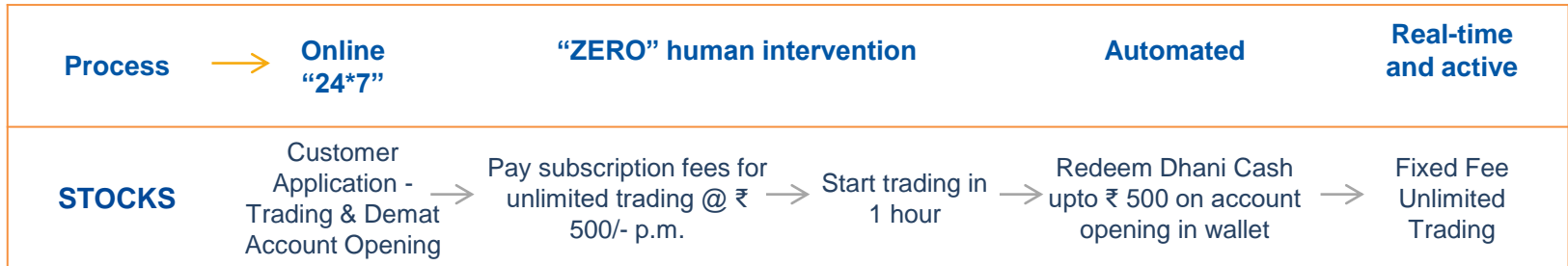
dhani stocks

**UNLIMITED
TRADING @
₹500
PER MONTH
ONLY**

- ✓ Zero charges for F&O, Delivery & Intraday
- ✓ Redeem ₹500 Dhani Cash as cashback on A/c opening

Open Demat & Trading A/c

T&C Apply



INSTANT COVER, CASHLESS HEALTH FACILITY IN HOSPITALS



3 Lakh Health Cover
@ ₹470/month only

More than **10 lakh** people have taken insurance with Dhani

✓ Cashless facility at **4700+** hospitals

[GET INSURED NOW](#)

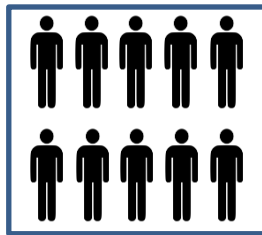
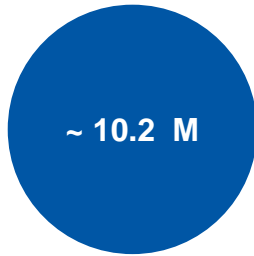
dhani insurance



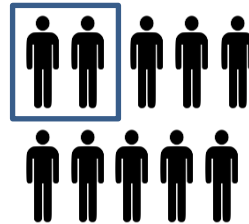
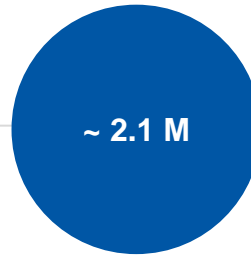
STRENGTHENING CUSTOMER ENGAGEMENT DRIVES VALUE GROWTH



Using 1 service
Wallet

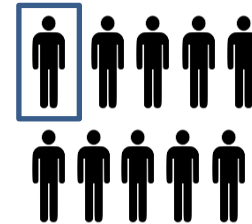
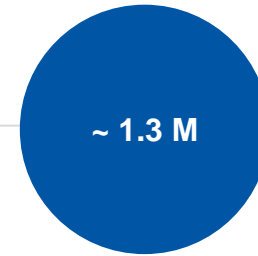


Using 2 service
Wallet and Loans



2 in 10
Wallet Customers

Using 3 service
Wallet, Loans and Insurance

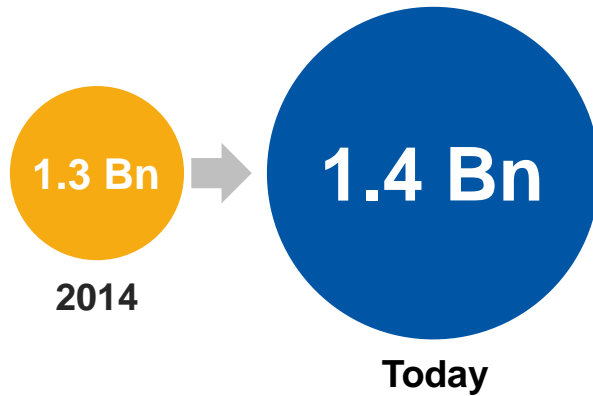


1 in 10
Wallet Customers

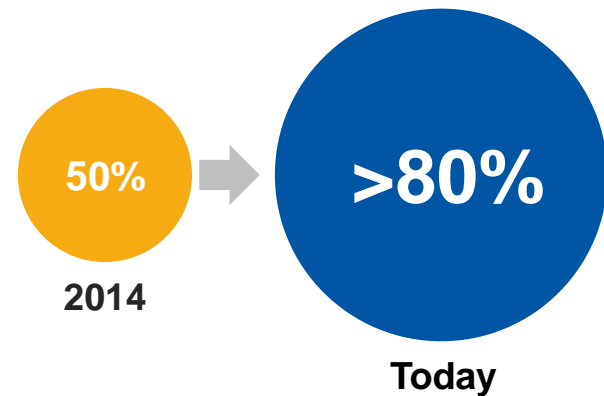
CONSUMER PRODUCTS FOR BIG MARKET



With High Underlying Population Growth of
>30 Mn Annually



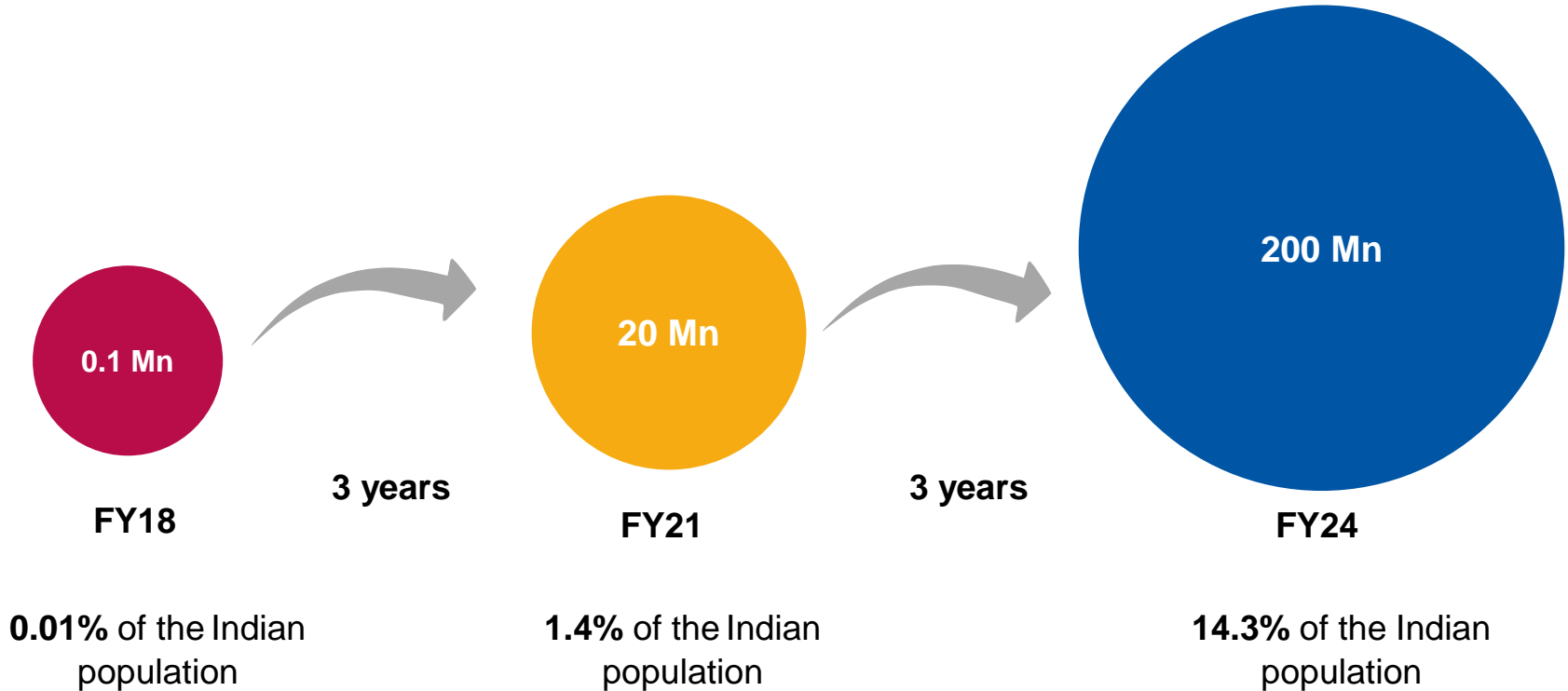
Banked population as percentage of
total in India is growing rapidly...



WELL POSITIONED FOR GROWTH



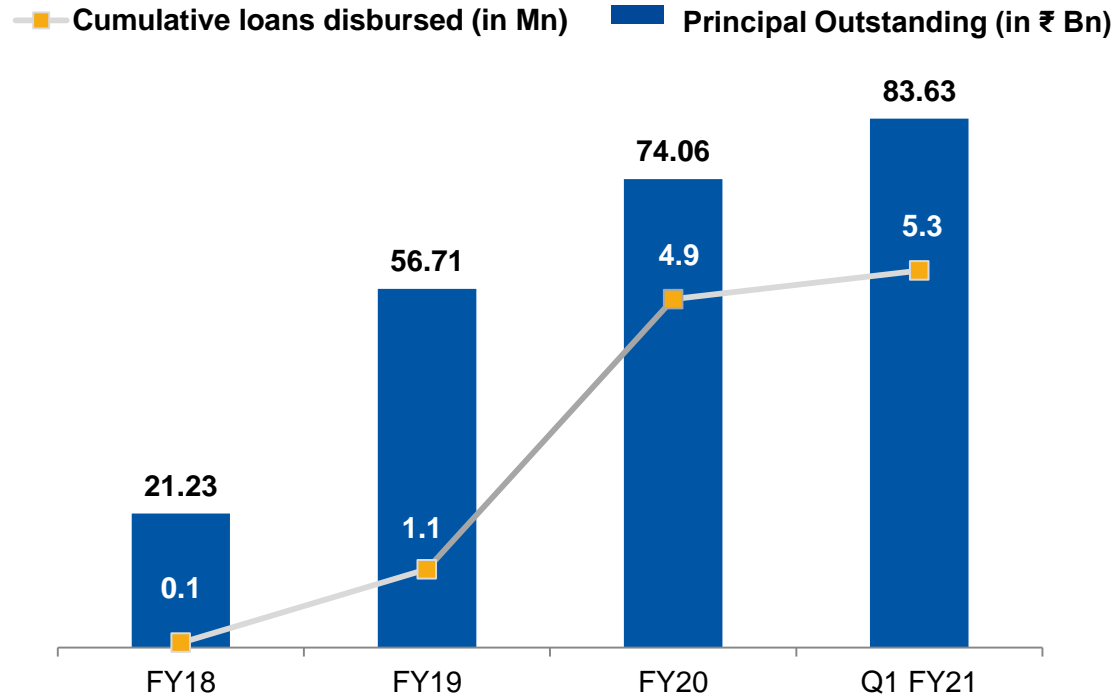
On track to serve over **20 million** customers by FY21 and aspire to serve **200 million** customers by FY24



APPENDIX

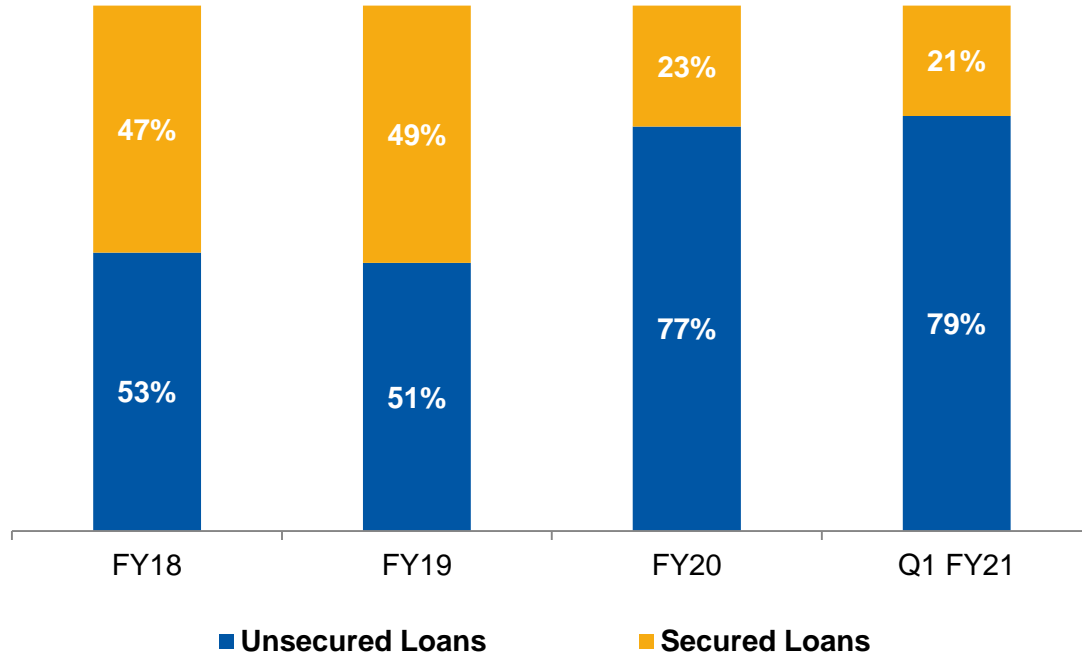
Loans Data

CUMULATIVE UNSECURED LOANS DISBURSED AND OUTSTANDING



Since inception of the business in FY18, 5.3 Mn loans have been disbursed till date, of which 2.5 Mn loans have completed their tenors

ASSET MIX

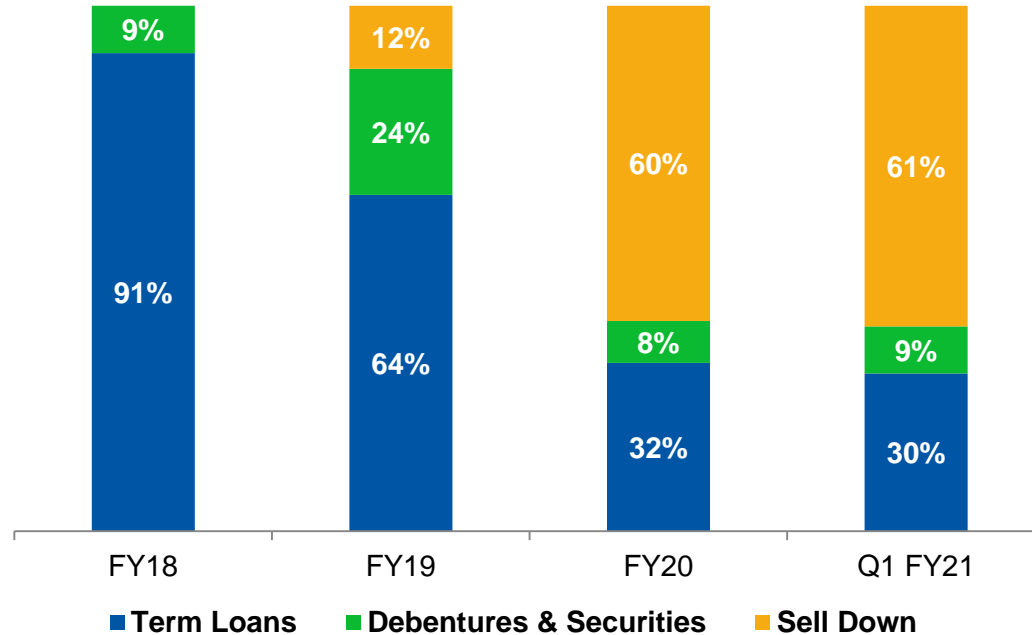


We have transformed ourselves as a digital platform and we are scaling up technology oriented products on Dhani



FUNDING MIX

We are originating and selling more loans to third parties



■ Consolidated Net worth as of 30th June, 2020 : ₹ **54.60** Bn

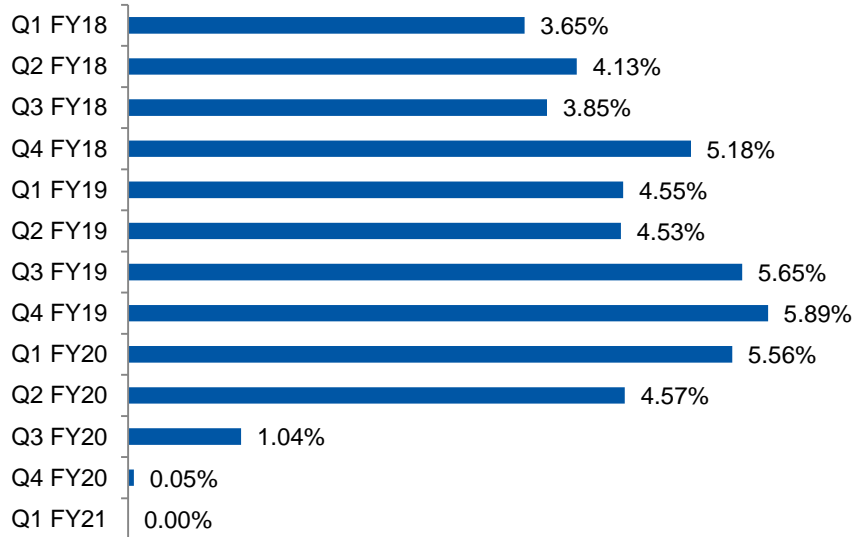
■ Total Borrowings as of 30th June, 2020 : ₹ **51.25** Bn

QUALITY OF LOANS ORIGINATED



(Door to Door Static Performance during various periods - **Unsecured Loan** Portfolio)

Static 90+ Performance



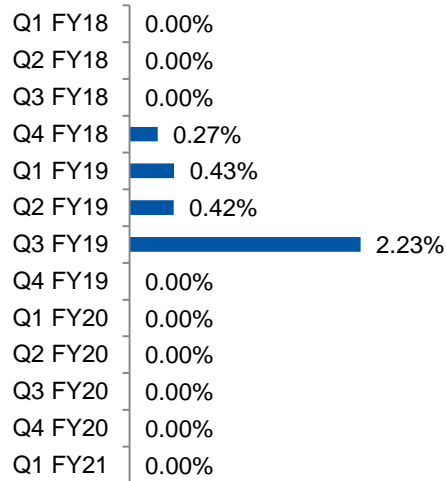
- AUM of Unsecured Loan product as of 30th June, 2020 stands at **83.63 Bn**
- Static performance data demonstrates the current status of delinquencies for all the loans originated in the corresponding period. Loans shown above for different periods keep completing the tenure as per their schedule

QUALITY OF LOANS ORIGINATED



(Door to Door Static Performance during various periods - **Secured Loan Portfolio**)

Static 90+ Performance

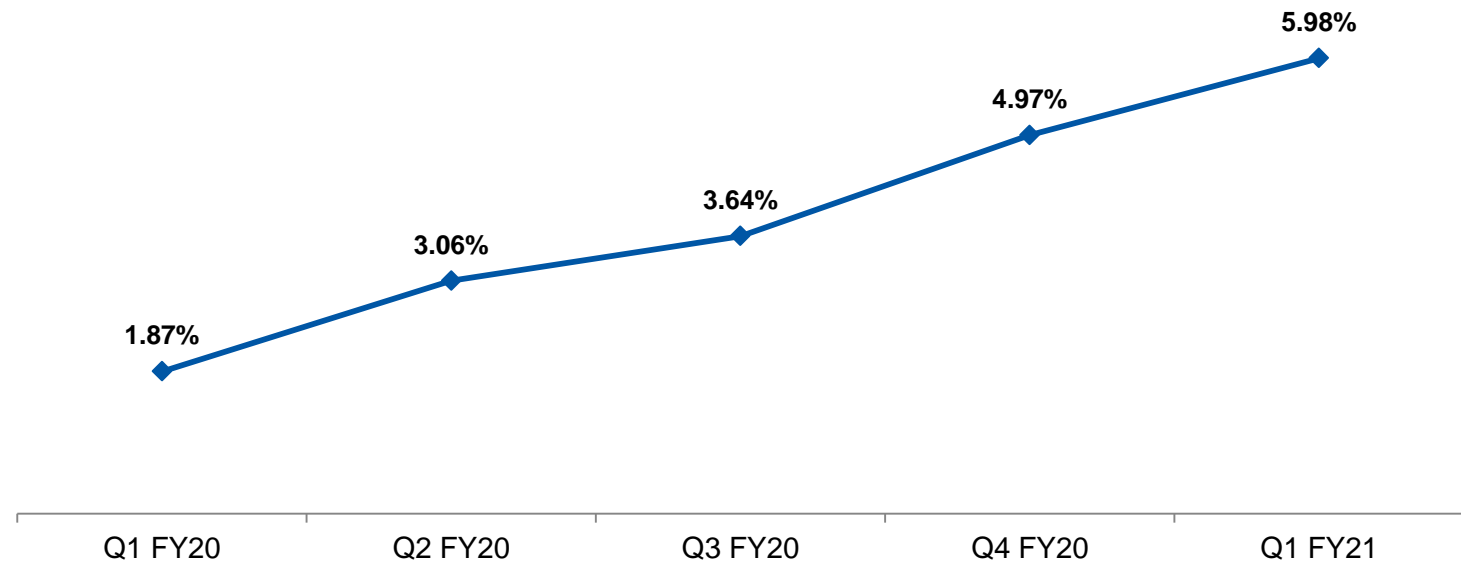


- AUM of Secured Loan product as of 30th June, 2020 stands at **21.95 Bn**
- Static performance data demonstrates the current status of delinquencies for all the loans originated in the corresponding period. Loans shown above for different periods keep completing the tenure as per their schedule

TENOR COMPLETED UNSECURED LOANS PERFORMANCE



90+ Cumulative Performance

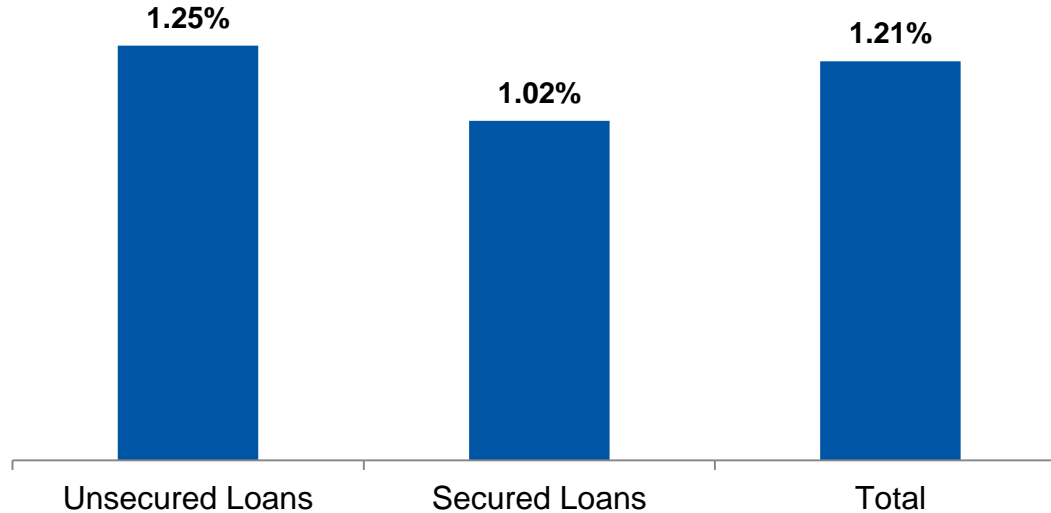


₹ **26.86** Bn of loans have completed their tenor and the 90+ delinquency in tenor completed loans is **5.98%** as of 30th June, 2020. The total number of loans in ₹ **26.86** Bn that have completed tenor are **2.5** Mn

OUR LOAN ORIGINATION DYNAMIC PERFORMANCE



Product wise Portfolio Dynamic Performance



- Total AUM as of 30th June, 2020 stands at ₹ **105.58** Bn
- Loans on our book as of 30th June, 2020 stand at ₹ **58.23** Bn

STAGE WISE LOANS AND PROVISIONING



(In ₹ Bn)

Particulars	As on Mar-20	As on Jun-20
Gross Stage 1 & 2 Loans	95.35	104.31
Gross Stage 1 & 2 Loans (% of Total Loans)	99.06%	98.79%
Provision Stage 1 & 2 Loans	4.68	4.37
Provision Coverage Ratio Stage 1 & 2	4.90%	4.19%
Gross Stage 3 Loans (GNPAs)	0.91	1.27
GNPA Ratio (% of Total Loans)	0.94%	1.21%
Provision Stage 3 Loans	0.56	0.94
NNPA Ratio (% of Total Loans)	0.36%	0.32%
Provision Coverage Ratio Stage 3 Loans	62%	74%
Total Provision	5.24	5.31
Total Loans	96.26	105.58

Note: Stage 1 - Loans which are less than or equal to 30 days past due (dpd); Stage 2 - Loans which are 31-90 dpd; and Stage 3 - Loans which are 90+ dpd

SAFE HARBOUR STATEMENT



This document contains certain forward-looking statements based on current expectations of Indiabulls Ventures Ltd.'s (CIN: L74999DL1995PLC069631) 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 Indiabulls Ventures Ltd.; the general state of the Indian economy; and the management's ability to implement the company's strategy. Indiabulls Ventures 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 Indiabulls Ventures 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 Indiabulls Ventures Ltd.

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