

May 30, 2022

To,
The General Manager
Department of Corporate Services
BSE Limited
P.J. Towers, Dalal Street,
Mumbai - 400 001.

Scrip Code: 540268

Subject: Earnings Presentation

Dear Sir/Madam,

This is to inform you that the Board of Directors of Dhanvarsha Finvest Limited at its meeting held today i.e. May 30, 2022 has approved the Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2022 and the same has been uploaded.

A copy of the earnings presentation is attached herewith.

We request you to take the above on record.

Thanking you,

Yours faithfully,
For Dhanvarsha Finvest Limited



Lalit Chendvankar
Company Secretary & Compliance Officer



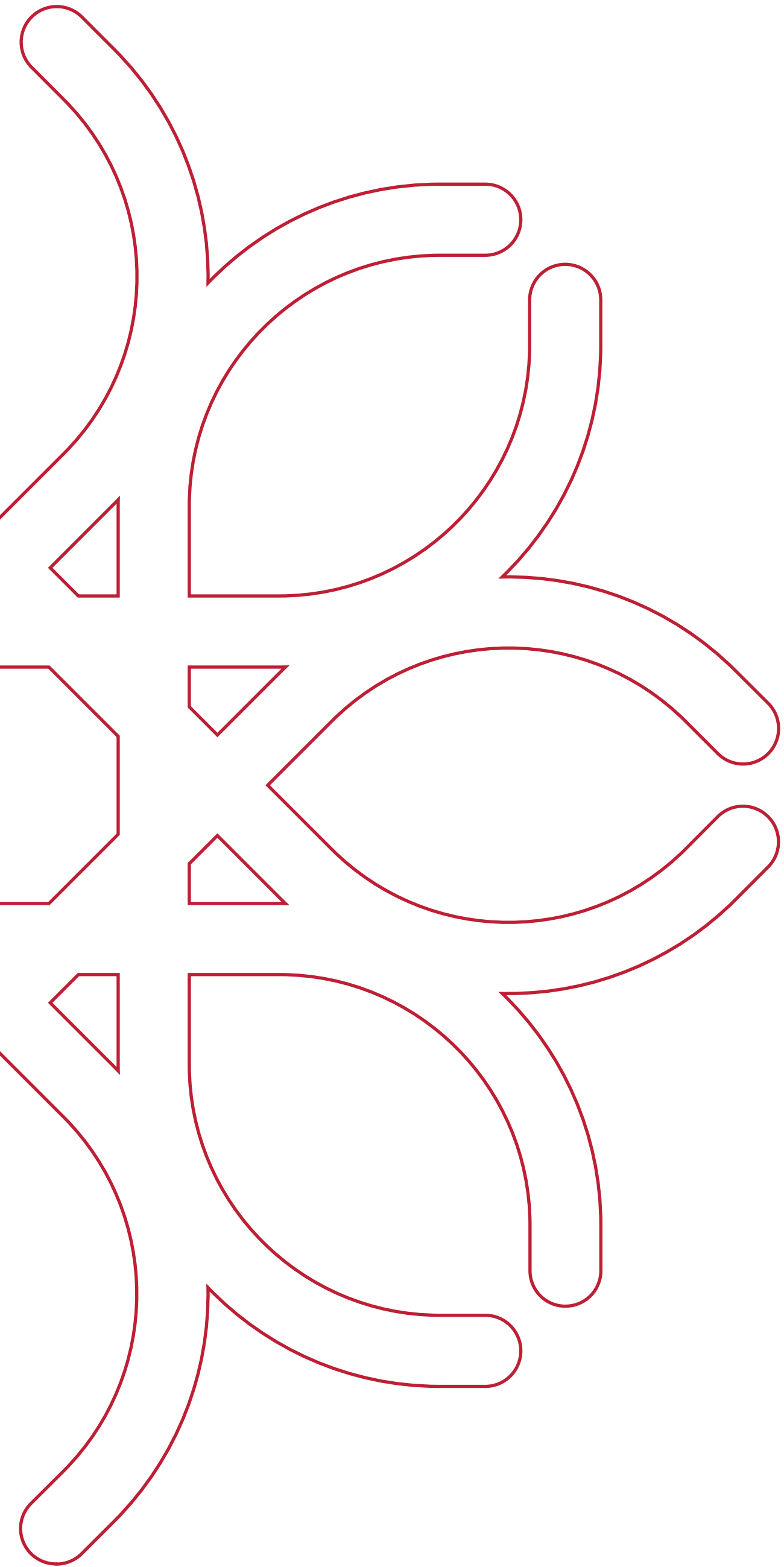
Encl: a/a





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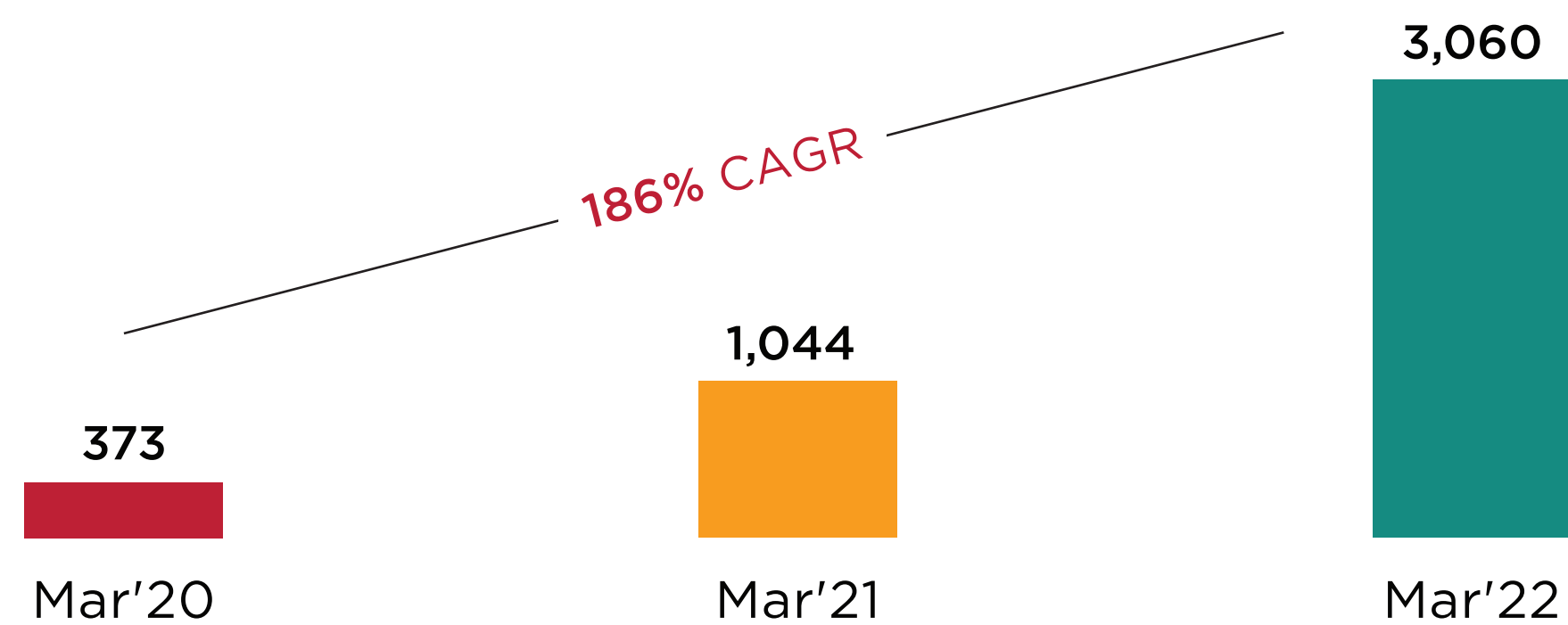


*Financial &
Business Update*

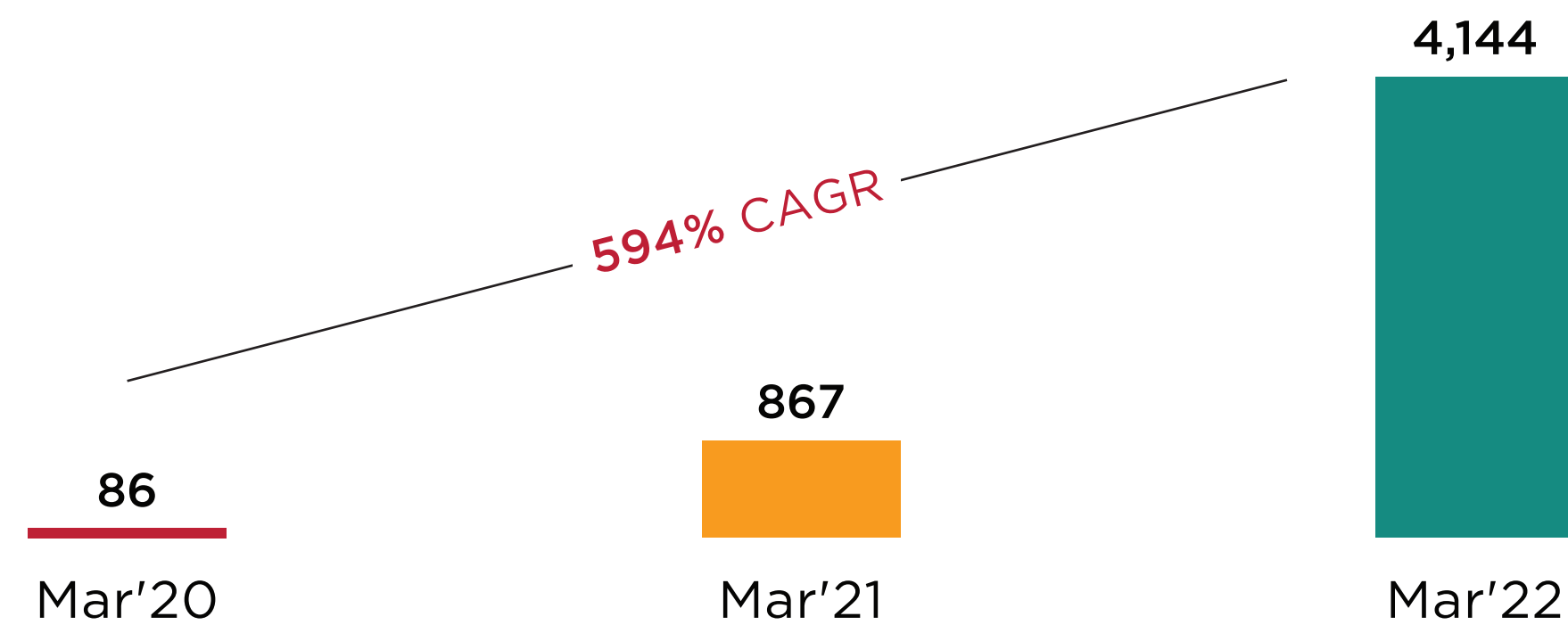


Key Highlights

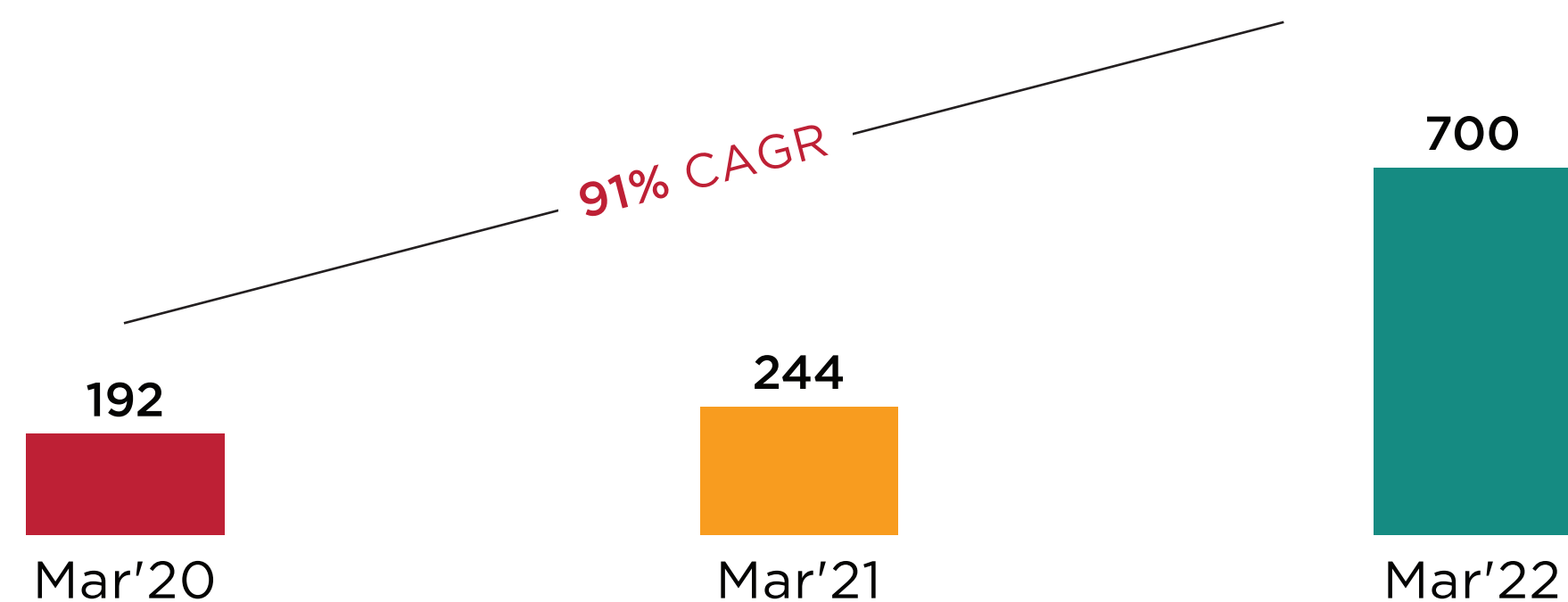
Asset Under Management (AUM)



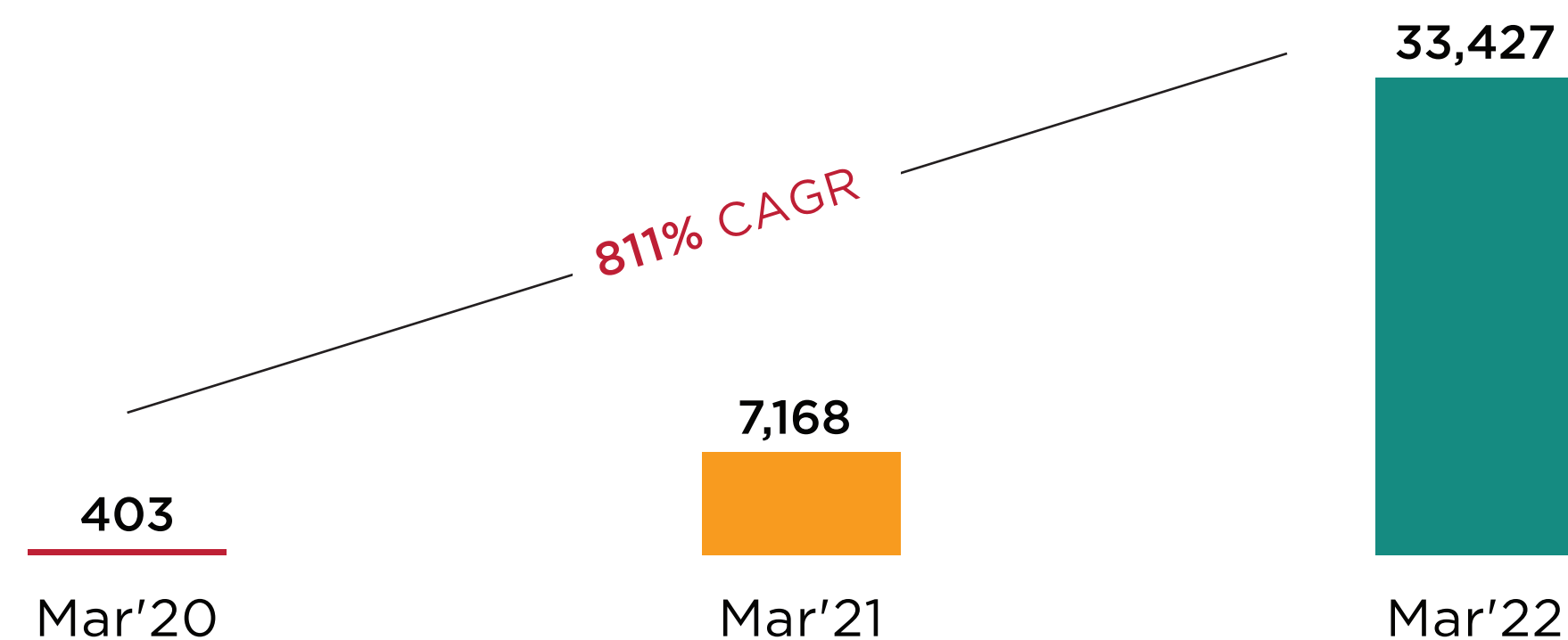
Disbursement



Total Revenue



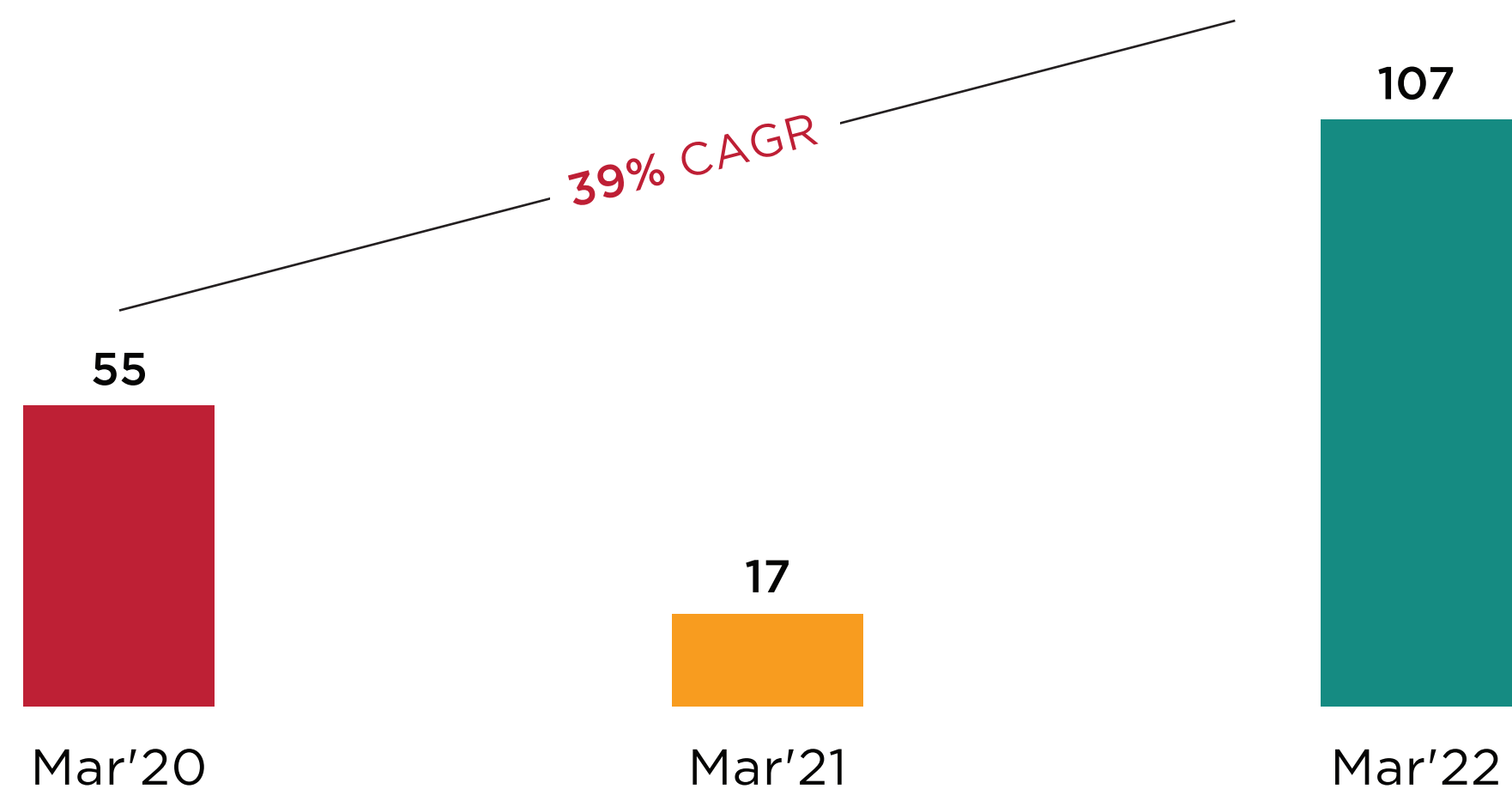
Customer Count



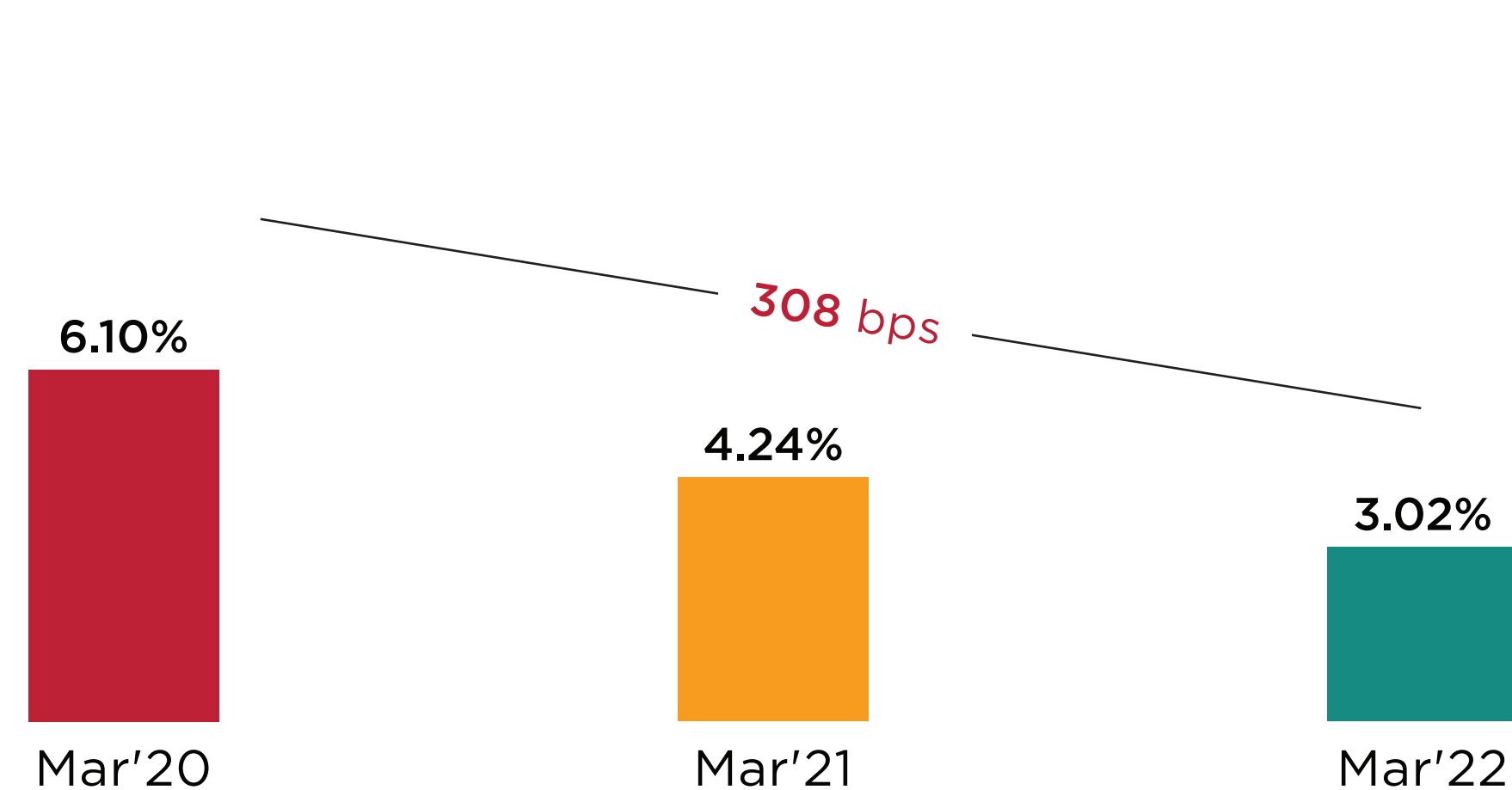


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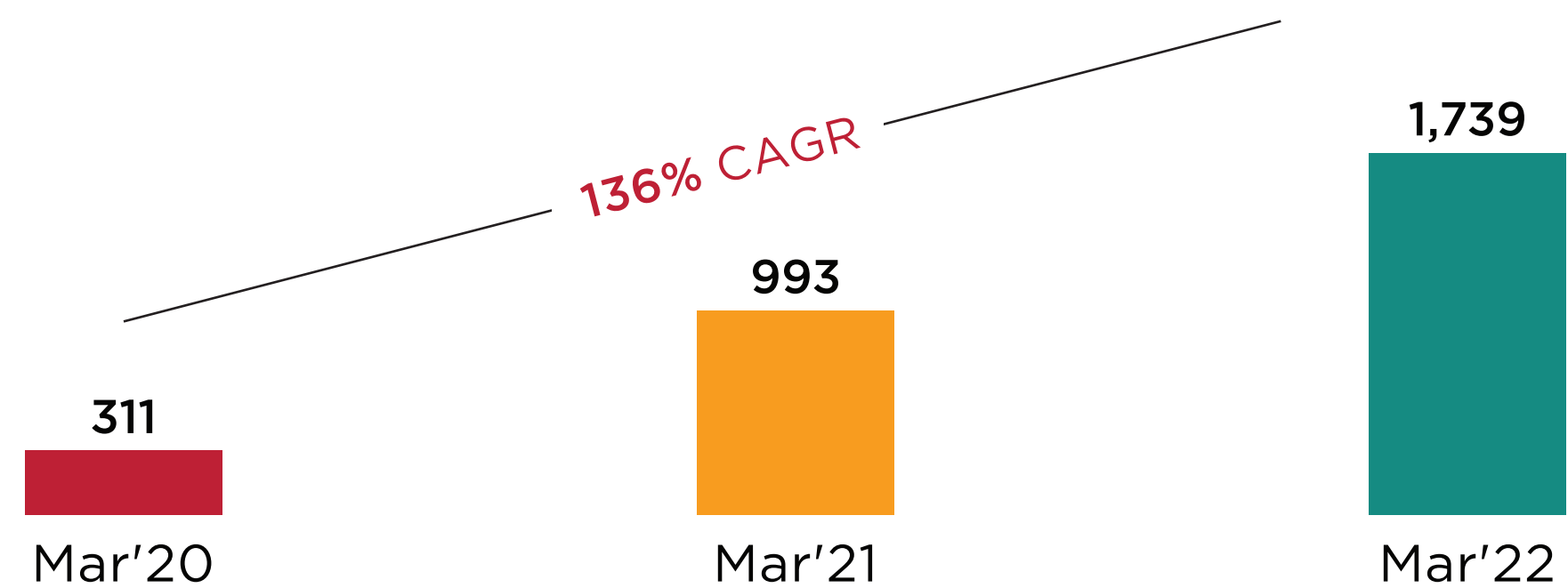
Pre-Tax Profit



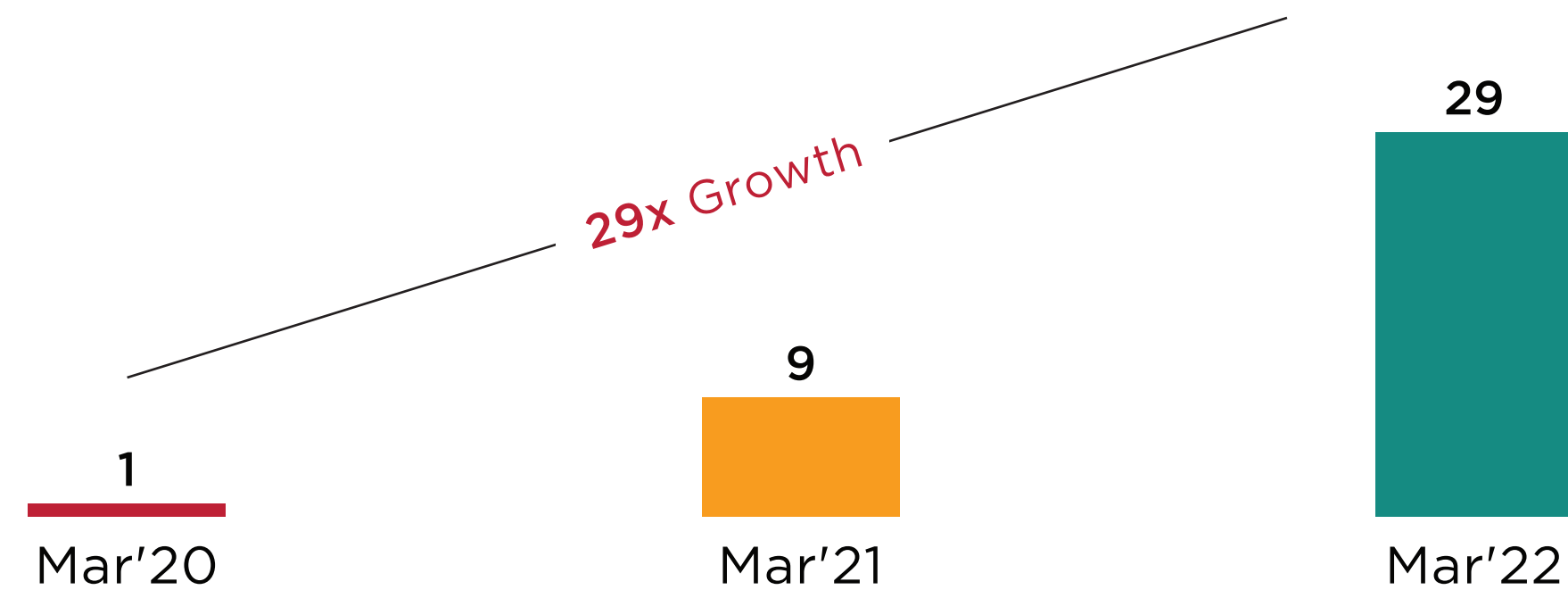
Gross NPAs

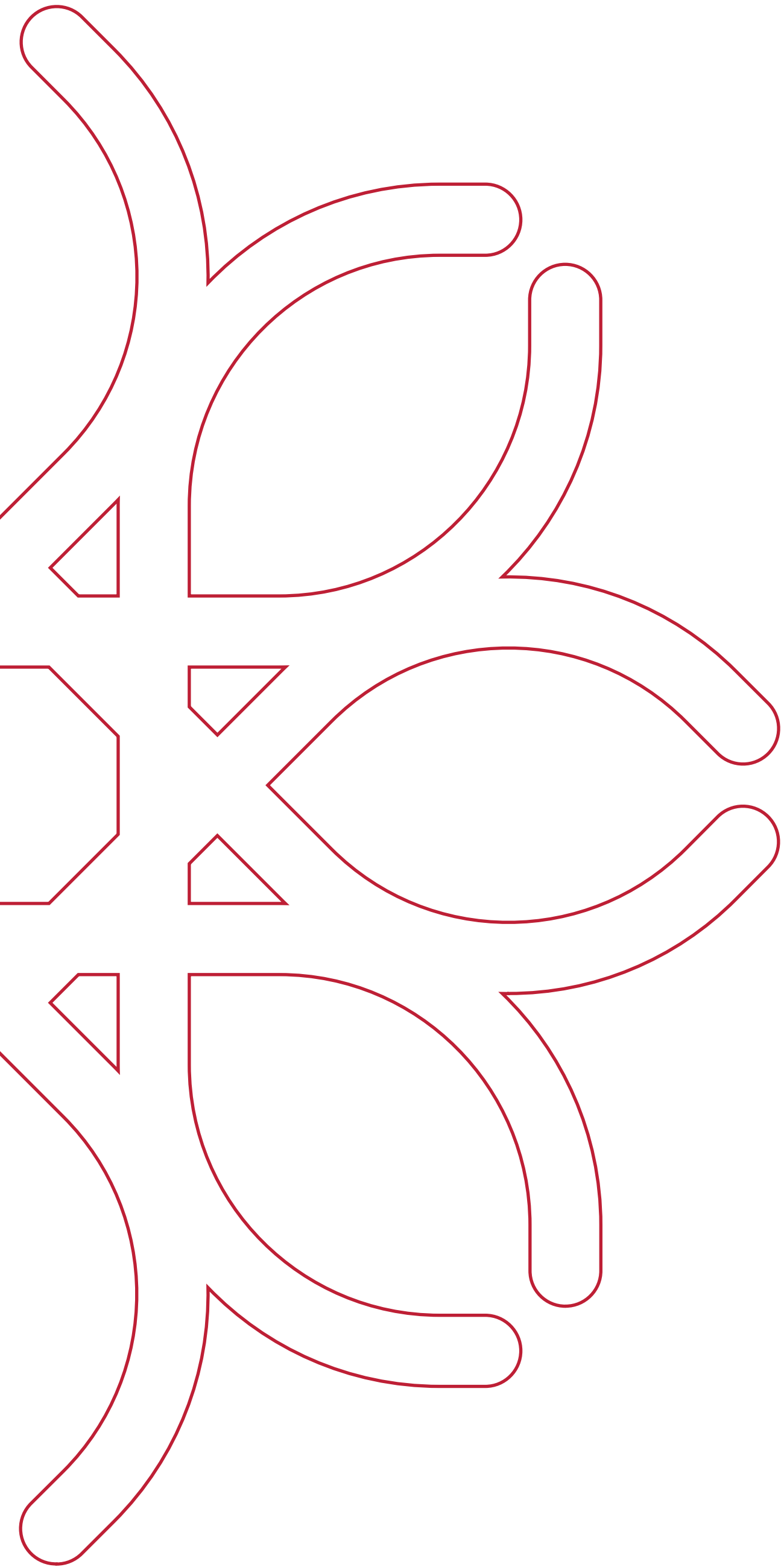


Net Worth*



Number of Lenders





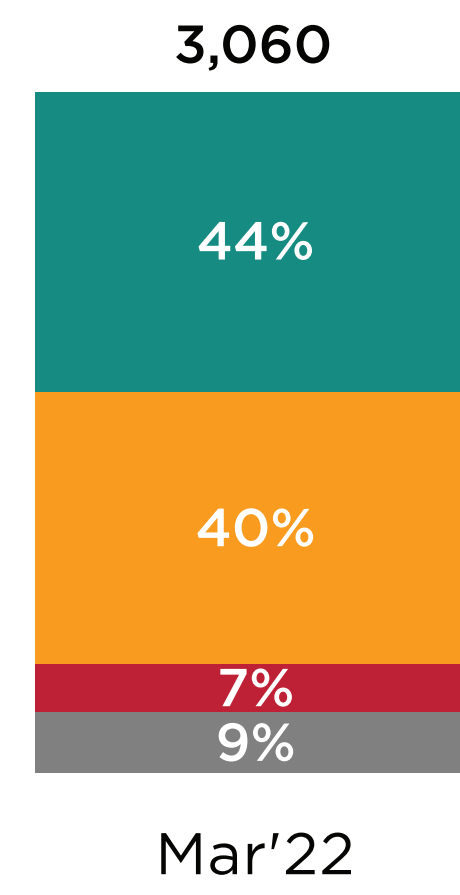
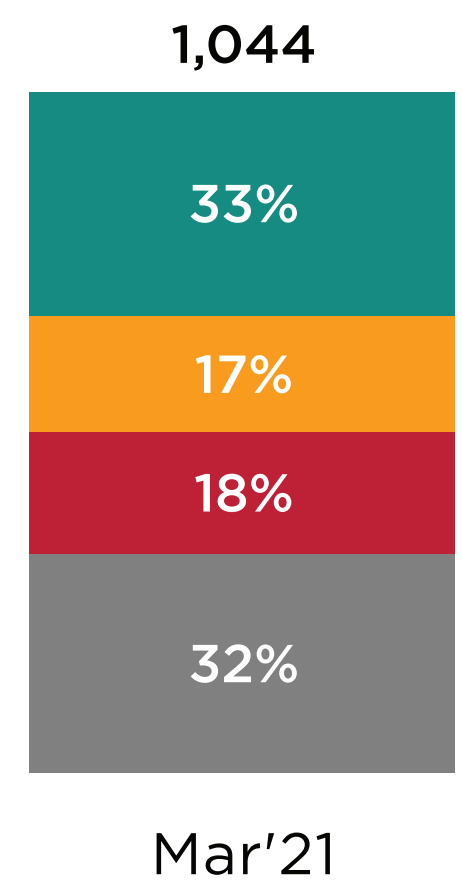
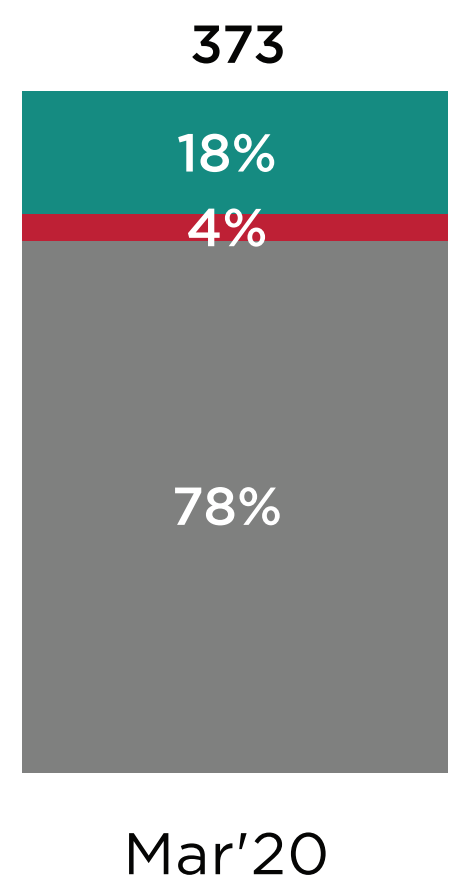
*Product Portfolio &
Capital Efficiency*



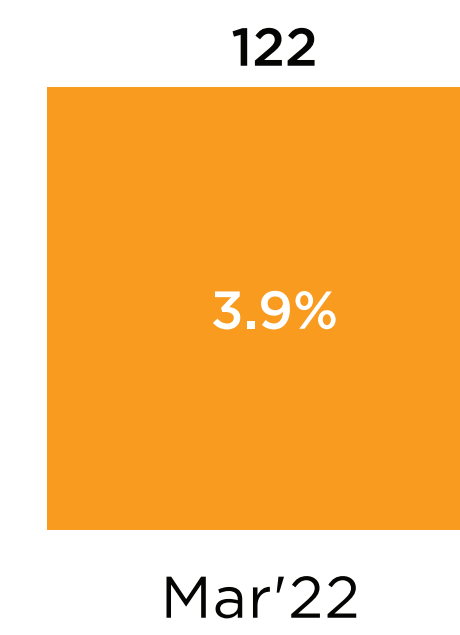
Increasing Focus on Capital Efficiency *in MSME & Gold Loans...*

AUM

■ MSME Business Loans ■ Gold Loans ■ Personal Loans ■ LAP



AUM Off Balance Sheet Progression





Through A Differentiated Approach in Lending...

Capital efficiency & risk management at the fore

Own balance sheet lending

- Small ticket
- Short tenor, high yield products
- MSME Business loans and Gold loans
- Conservative underwriting
- Robust collection and recovery platform

MSME Business Loan

Gold Loans

Preferred Sourcing Partnerships with FLDG

- Solid sourcing in new geographies with very low acquisition cost
- Risk moved to partner with funded guarantee provided by them
- Joint credit underwriting policy
- High ROA with minimal asset quality risk

MSME Business Loan

Lending as a Service

- High IRR generating business with share of interest & fee
- Ability to collaborate with large lenders to build substantial off-balance AUM
- Large sourcing platform that enables successful build up of profitable AUM

MSME Business Loan

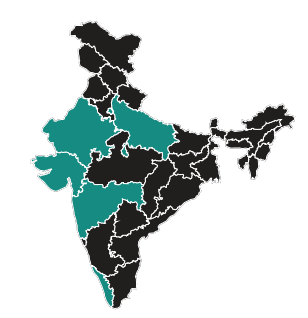
Gold Loans

Personal Loans

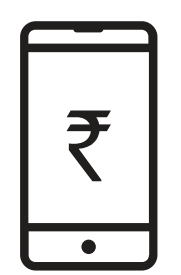
Sourcing



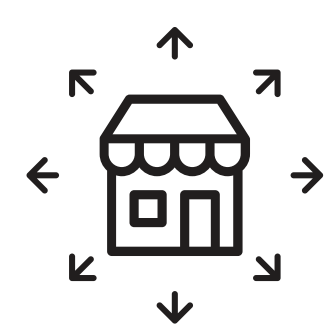
48 branches



Cluster Focused Sourcing Strategy



Digital Assets Enabled Acquisition



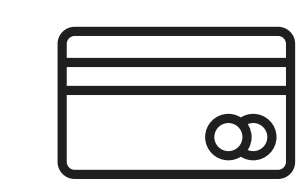
Tie up with India's 2nd largest retail distribution channel



350+ partners



Cross source from co-lending platform

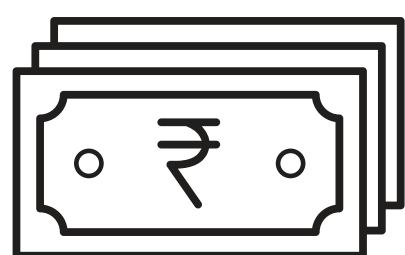


Tie up with Marquee Lenders



With Lending as a Service (L-a-a-S) in MSME Business & Gold Loans...

Last Mile Financial Inclusion



Benefit for Dhanvarsha

Sourcing partnership with large lenders to realize last mile affordable credit inclusion

Dhanvarsha contributes between 5% to 20% of capital, while the remainder portion is funded by the partner financial institution

Benefit for Partner Institutions

Derive benefit from Dhanvarsha's distribution, robust underwriting practices and collection processes

Supported by a robust risk and technology framework

Highly Accretive Partnerships



Dhanvarsha Partnerships Ecosystem

Co-Lending with CBOI now live across all branches in MH, Delhi NCR, and MP

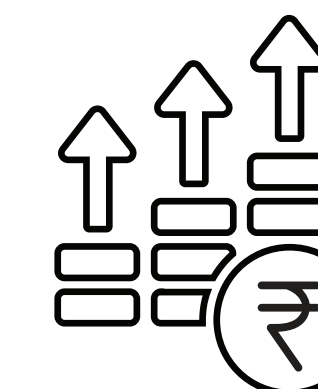
80-20 Lending Partnership Model

NBFC A in Delhi-NCR

1-2 Experiential Centers & 95-5 Lending Partnership Model

Potential Co-Lending partnerships for MSME Business Loans sourced through Experiential Centres

Capital Efficiency & Profitability



Benefit for Dhanvarsha

Superior growth backed by High IRR

Dhanvarsha earns on 100% of the loan book

Enables cheaper funding in debt table

Benefit for Partner Institutions

No cost of opex, capex or marketing

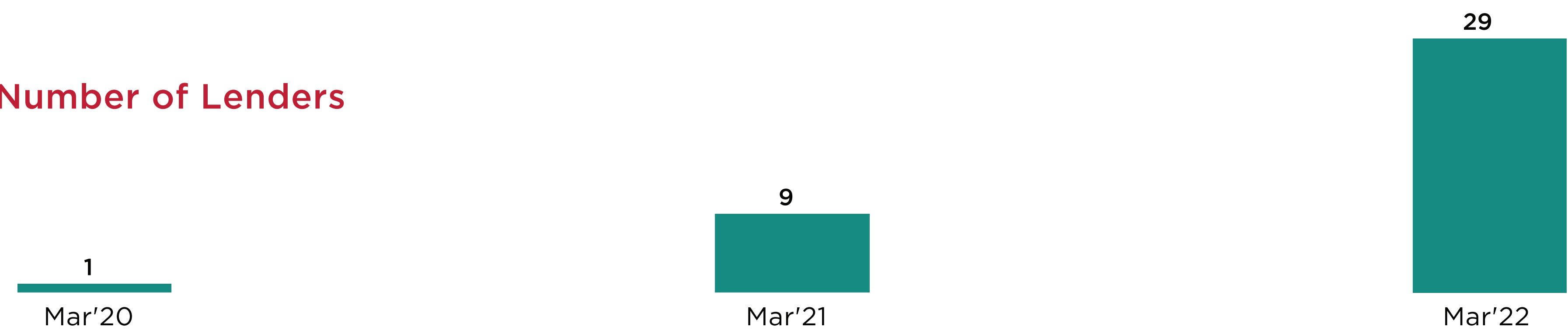
Growth of loan book in the PSL segments

Enables to build scale and volume in business

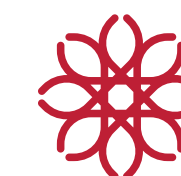


Coupled with Increasing Credibility *with Lenders...*

Cumulative Number of Lenders



Reflecting the rising credibility in Dhanvarsha amongst marquee Indian lenders



And Potential Refinancing of Higher Cost Funding...

INR Million

| Name of lender | Loan Amount | Rate | Maturity |
|----------------|--------------|--------------|----------|
| NBFC 1 | 500 | 14.0% | Sep'22 |
| NBFC 2 | 1,100 | 12.4% | Oct'22 |
| NBFC 3 | 1,500 | 14.0% | Mar'23 |
| NBFC 4 | 750 | 13.5% | Jun'23 |
| NBFC 5 | 500 | 13.5% | Dec'23 |
| Total | 4,350 | 13.4% | |

Refinancing of higher cost debt over the next 18 months combined with our recent equity raise should lead to reduction in funding cost despite a higher rate environment.

Enhanced volume in 'lending as a service' with larger lenders should also lead to NIM expansion given higher profitability of the product.

Conversion of CCD into equity shares in Oct'22 will also lead to reduction in interest expense of INR ~310 million in FY'23.

INR Million

| Debentures | Loan Amount | Rate | Maturity |
|--------------|--------------|--------------|----------|
| Debenture 1 | 1,500 | 11.6% | Sep'22 |
| Debenture 2 | 1,500 | 11.3% | Dec'22 |
| Total | 3,000 | 11.5% | |

INR Million

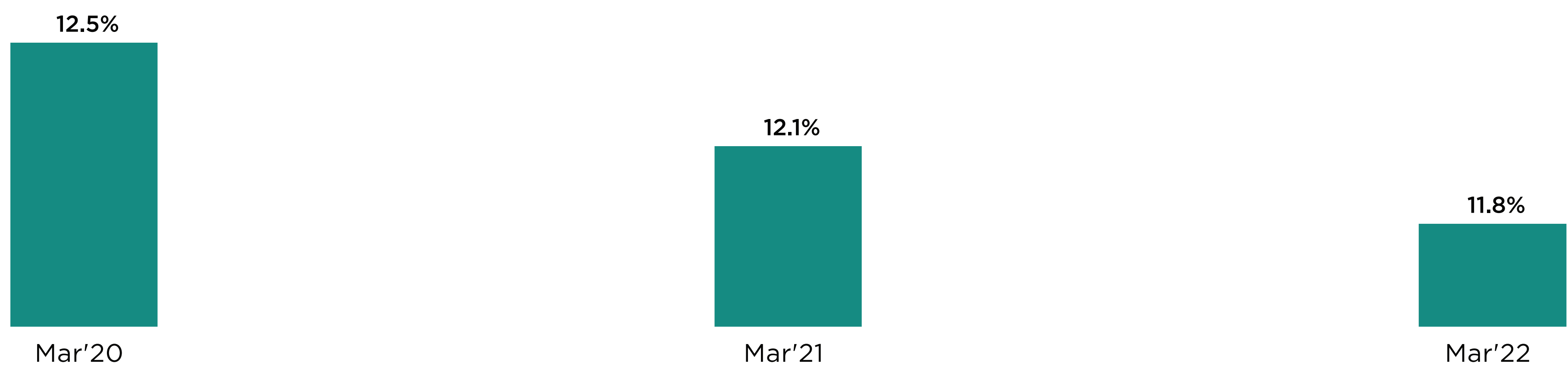
| | Loan Amount | Rate |
|---|-------------|-------|
| Higher cost debt rolling off | 7,350 | 12.6% |
| Total debt outstanding | 28,747 | 11.8% |
| Debt rolling off as a % of total funding that could potentially be refinanced at lower rates* | 25.6% | |

* Based on management estimates.



...Should Lead to Further Decline *in Cost of Debt*

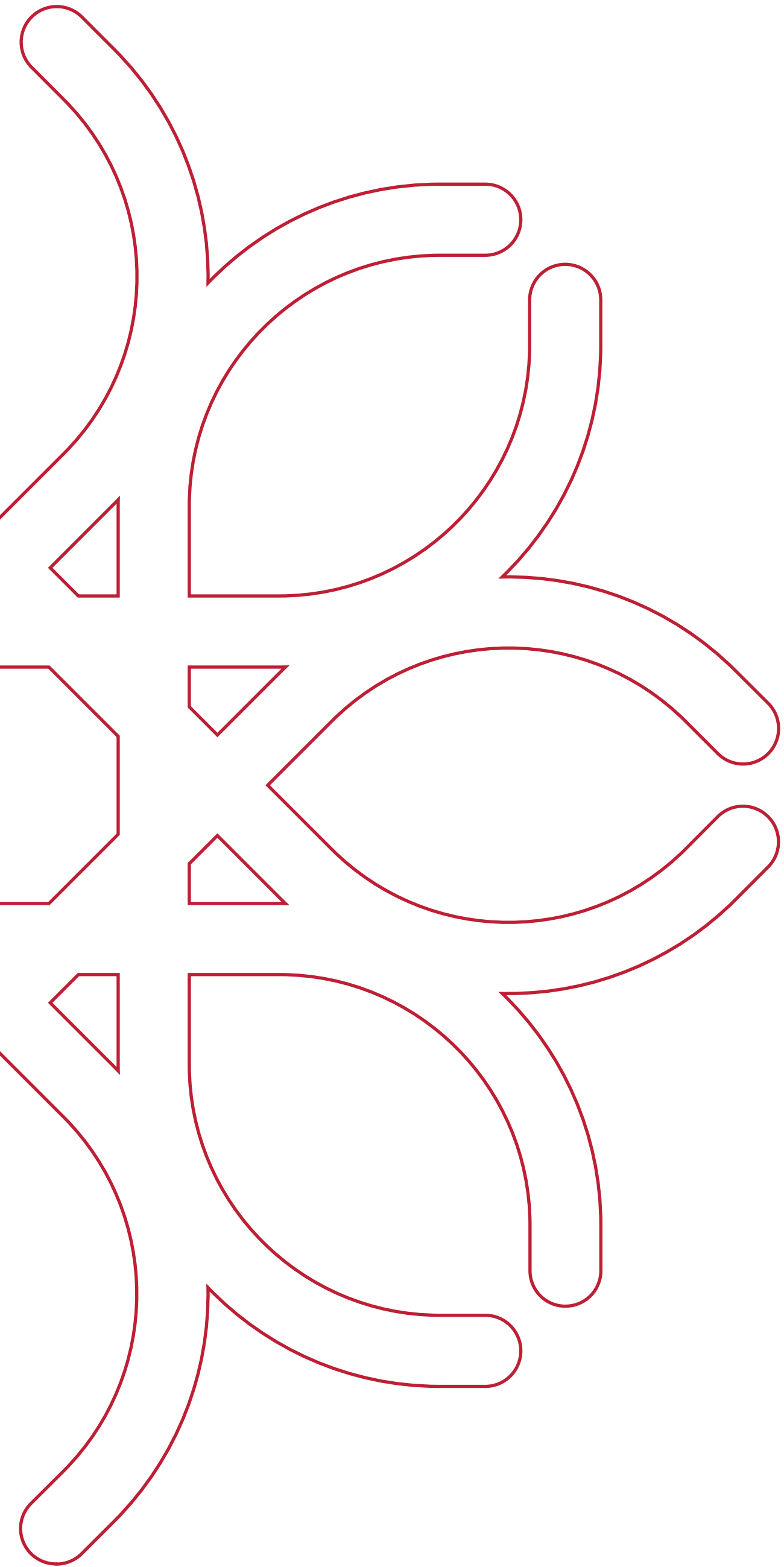
Reduction in Cost of Debt



Last 2 years have seen close to 70bps drop in Cost of Debt

Leverage remains conservative at 1.6x as of Mar'22


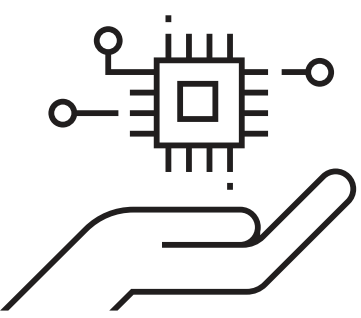
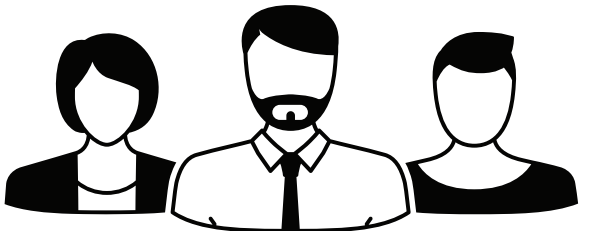

Post capital raise in May'22, leverage will be down to 1.2x, offering substantial headroom for growth



Distribution Strategy

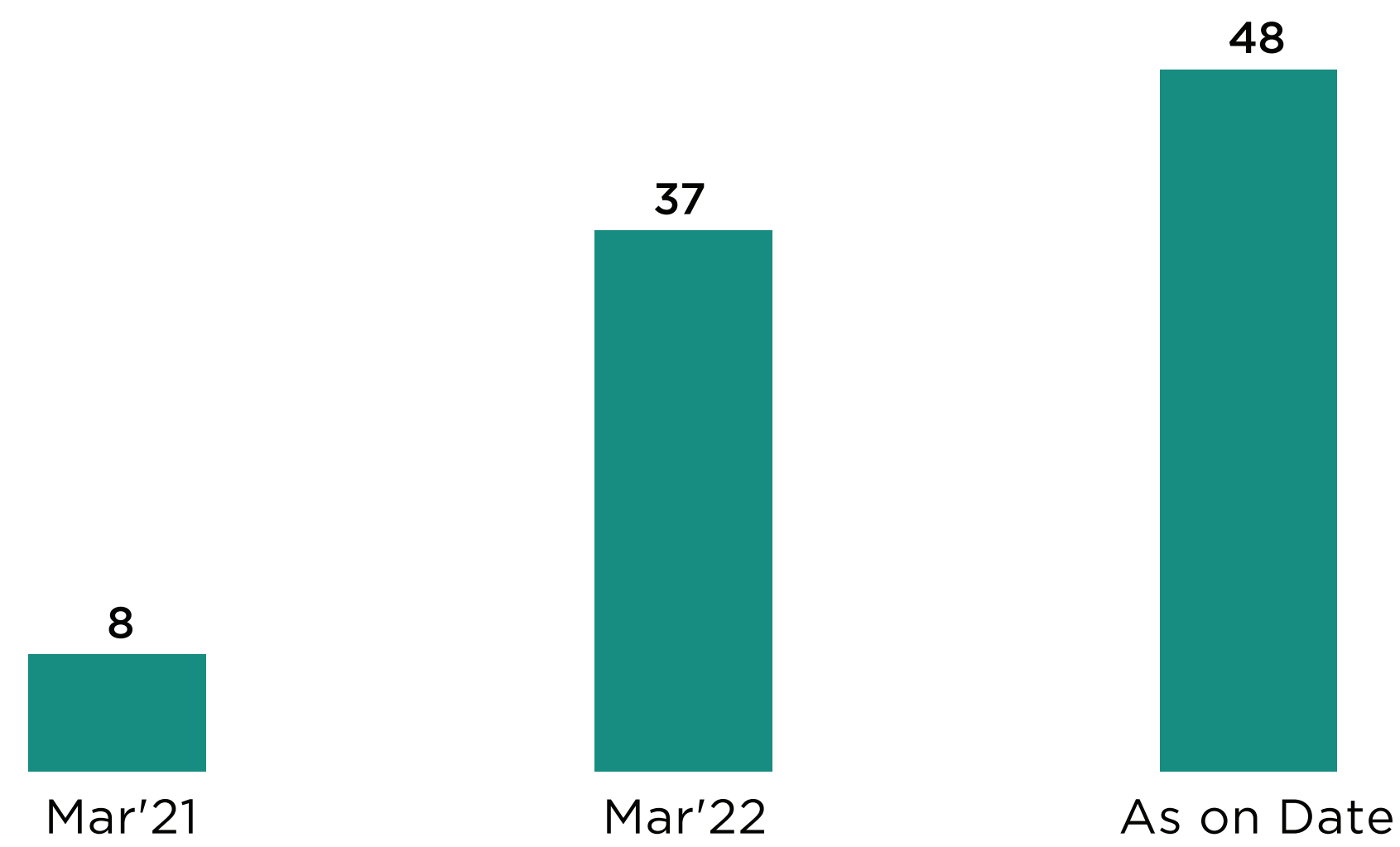
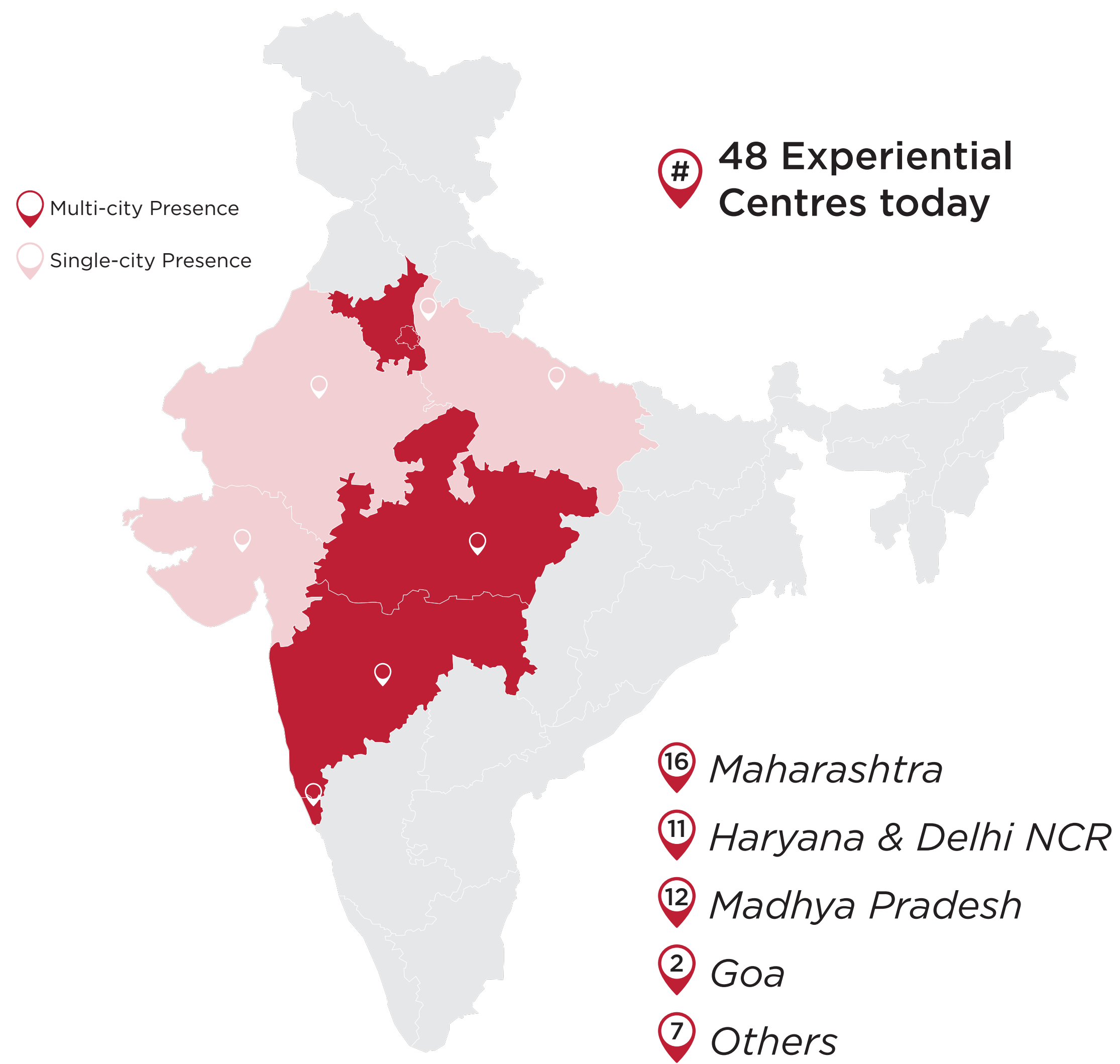


Omni-channel Distribution Strategy for Substantial Scale

| Experiential Centres | Technology Assets | Captive Sales Team | Direct Selling Agents |
|--|--|--|---|
|  <p>Offers a superior value proposition to MSME customers for business and gold financing</p> <p>Significantly enhancing financial inclusion in 4 key markets</p> <p>48 Experiential Centres as on date, and upto 59 centres expected by Jul'22</p> |  <p>Differentiated assets to scale organic customer acquisition</p> <p>Fully integrated LOMS for scaling smoothly</p> <p>DhanSetu Channel Partner App & Web Platform to enhance reach</p> <p>Money Rabbit App - Credit Health Tool & Financial Wellness</p> |  <p>Dhanvarsha has a Feet on Street team comprising ~150 employees</p> <p>These individuals play an instrumental role in accessing the MSME customers for Business and Gold Loans</p> |  <p>Strong network of ~350 DSAs across key markets help drive loan origination</p> <p>Well spread out DSA network enables last mile access to the MSME customers</p> |



Focused Distribution of Branches to Drive Growth...



India's overall formal gold financing penetration is ~10% with penetration in the western and northern states being even lower.

However, the above two markets together hold ~45% of the gold in the country.

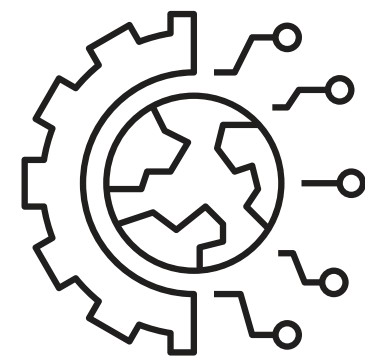
Similarly, the states of Maharashtra, Gujarat, Haryana and Delhi-NCR comprise 35% of MSME enterprises*

The Experiential Centres are located in these geographies which are the hub of micro and small enterprise units

*Government of India, Ministry of MSME, Annual Report 2021-21

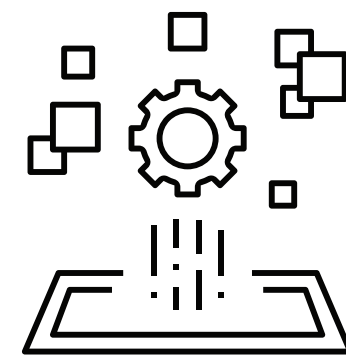


Digital Strategy: *Key Tenets*



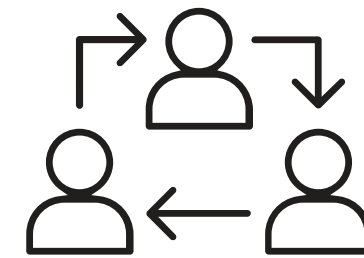
Build Future Ready Organization

Build a future ready organization focused on enhancing technology and digital capabilities, thereby allowing the company to scale at the back of new age technology and platforms.



Multi-Product Penetration

Leverage various digital platforms and partnerships to enhance the company's product positioning (balance sheet and distribution products) and drive higher engagement.



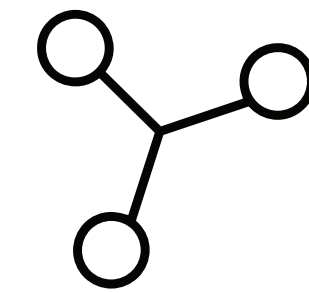
Collaborative User Acquisition

Collaborate with partners to leverage data, platforms, and build new fintech solutions. This will help us better underwrite, cross-sell, and service our customers.



Risk Mitigation

Focus on data driven underwriting approach that includes credit bureau, financial, and alternate data sources to build AI/ML models and be able to assess underbanked customers better.

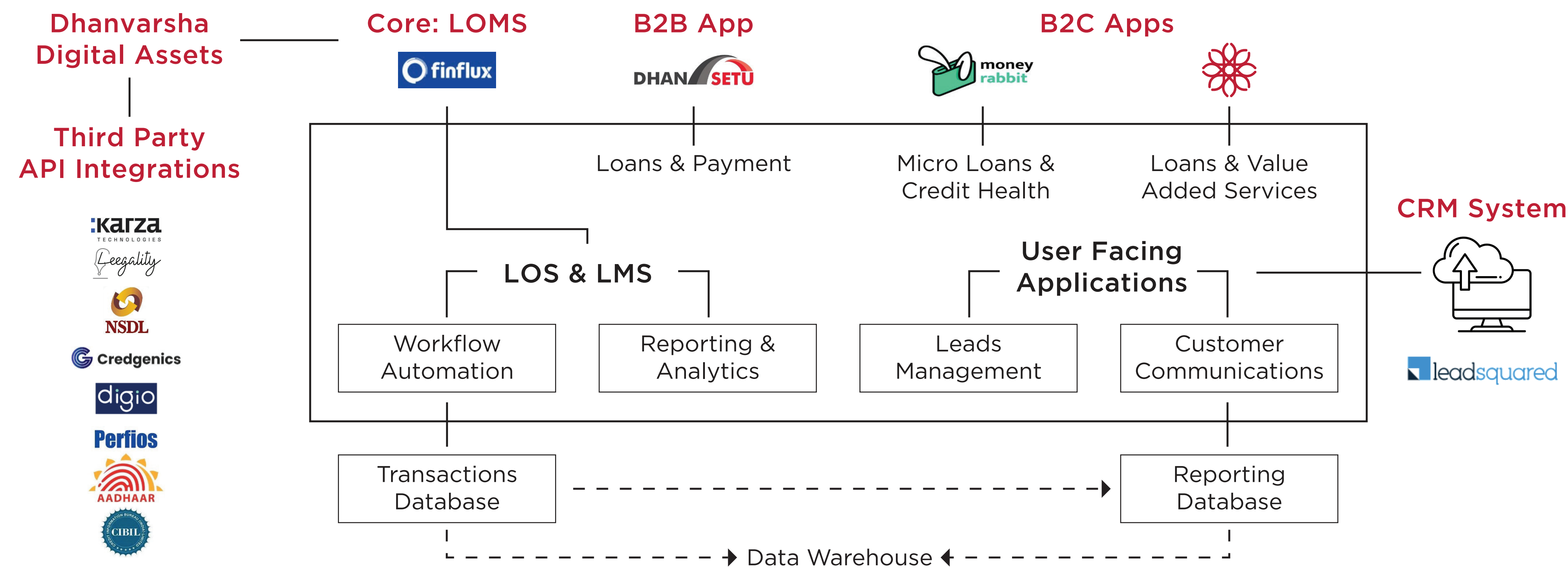


Connecting Assets

Connecting all digital assets in our ecosystem to improve customer engagement and cross-selling, with focus on omni-channel experience to drive incremental customer relationship value.



Technology Ecosystem and Loan Origination and Management System (LOMS)



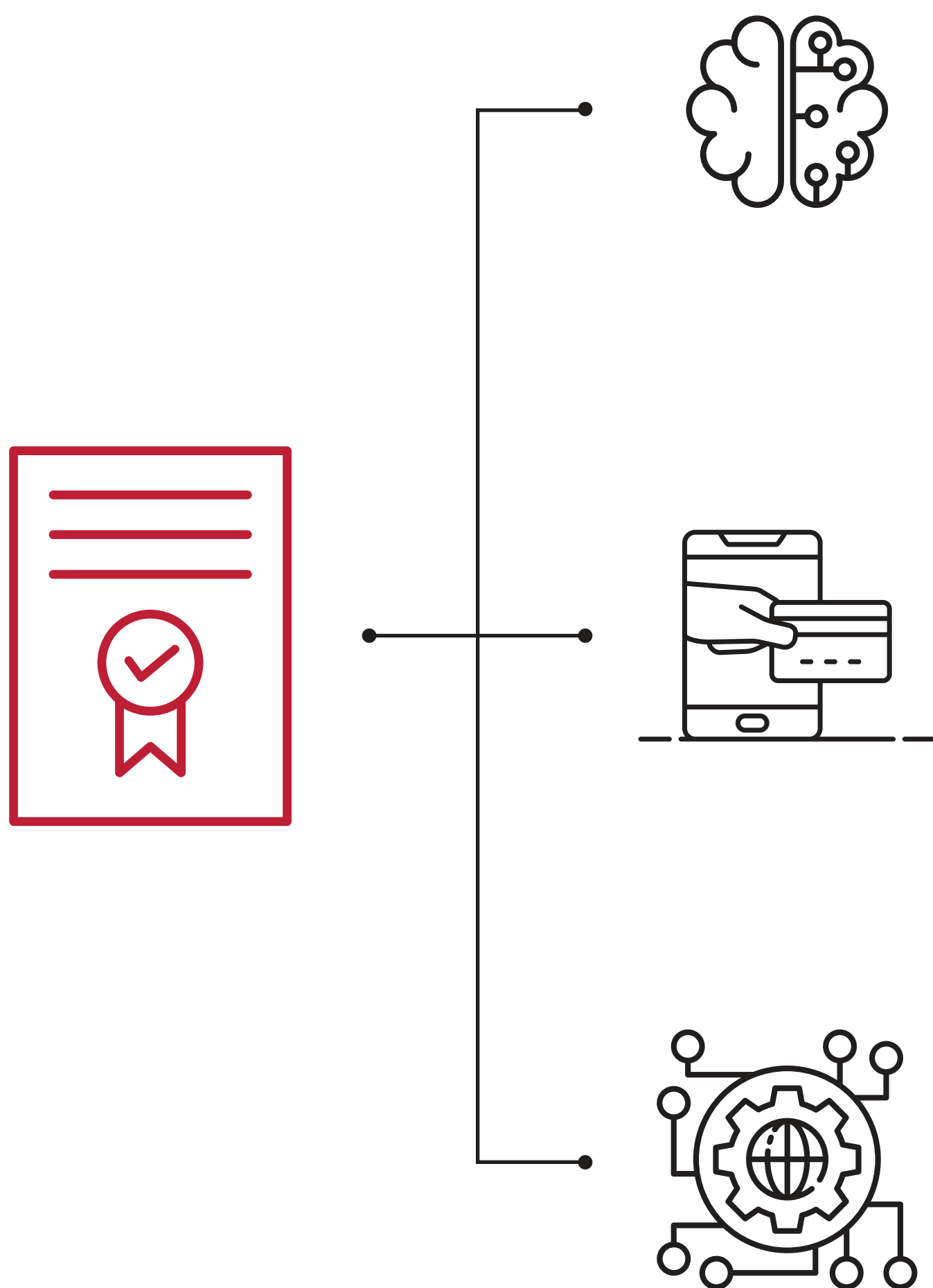
A world class platform enabling seamless onboarding, underwriting, servicing, monitoring and on-time collections.

Salient Attributes

- Speed with Scale**
Seamless loan origination and management platform that enables faster onboarding and disbursement for multiple loan products
- Modular Architecture**
Customizable workflows allow changes with minimal turnaround time
- MicroServices Centric**
Open API architecture allowing seamless integration with 3rd parties
- Automation & Rules Driven**
Automated rules engine, credit underwriting and fulfilment resulting in lower risk, reduced TAT, enhanced scalability & better decision making



Approach to *Algorithm Based Underwriting*



Improved Credit Decision

Credit Underwriting Model

Each Borrower is rated for ~PD¹

—
System based objective underwriting

—
Overlay of human judgement for higher ticket size loans

Faster and Predictable Delivery

Credit Underwriting Process

Standardised credit framework for assessment

—
Digitised and automated Banking + Bureau engines

—
Integration of existing policies into BREs²

—
Wrapper based customised policies for different BL variants

Workflow Automation and Digitization

—
Digital document collection

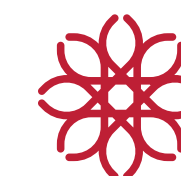
—
E-Agreements with E-stamping

—
Auto-fill for renewals

—
E- NACH

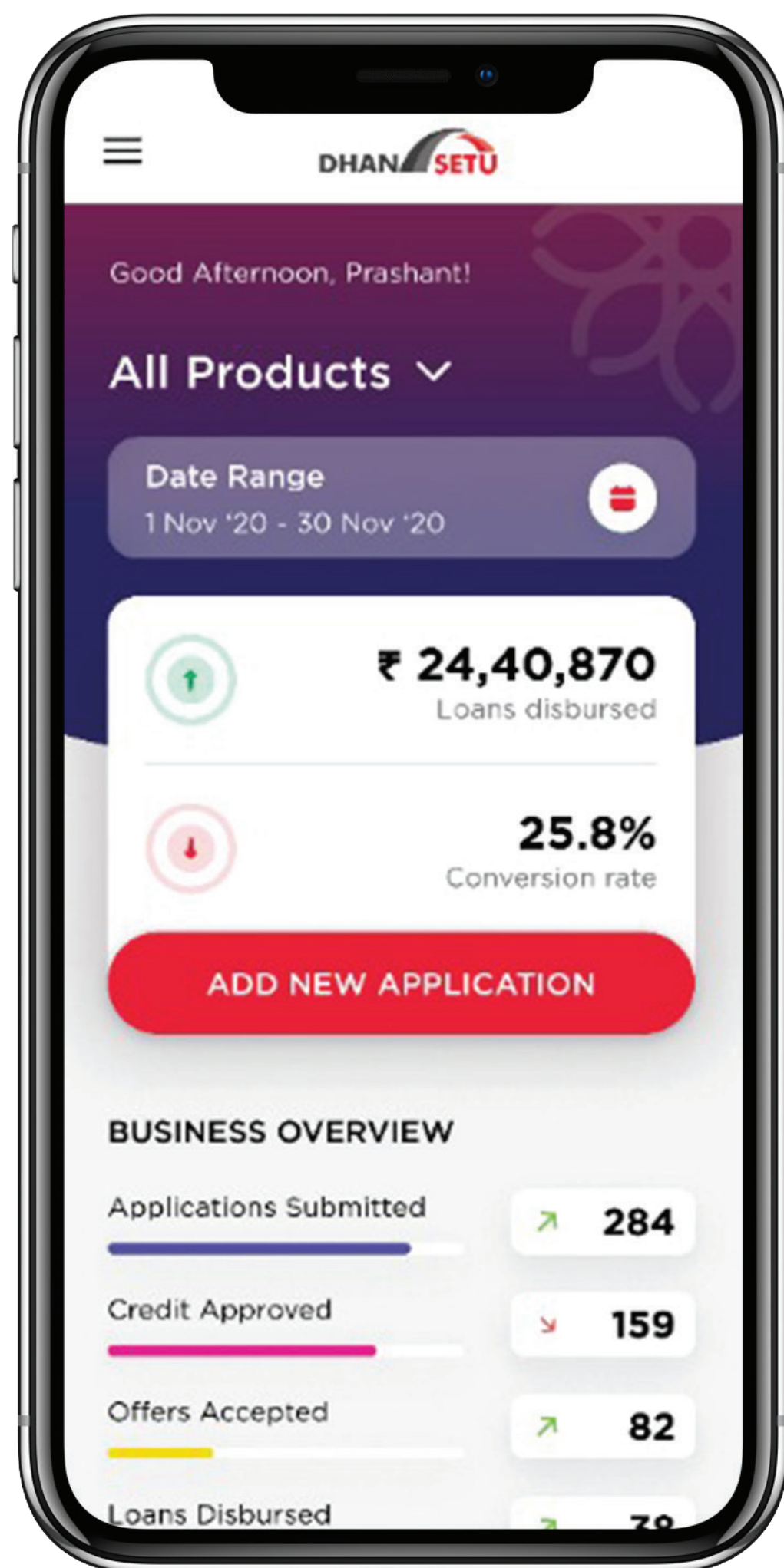
—
Automated dedupes and EWS³

1. PD: Probability of default
 2. Business Rule Engines
 3. EWS: Early Warning Signal



DhanSetu: B2B Digital Platform for Dhanvarsha Channel

Partners to aid Seamless Customer Onboarding and Tracking...



Salient Attributes

Offline to Online Channel

Empowering channel partners to distribute all financial offerings on one platform

Offers direct lending

- MSME Business Loans
- Gold Loans
- Other Loans

Digital Cross-Sell & Distribution

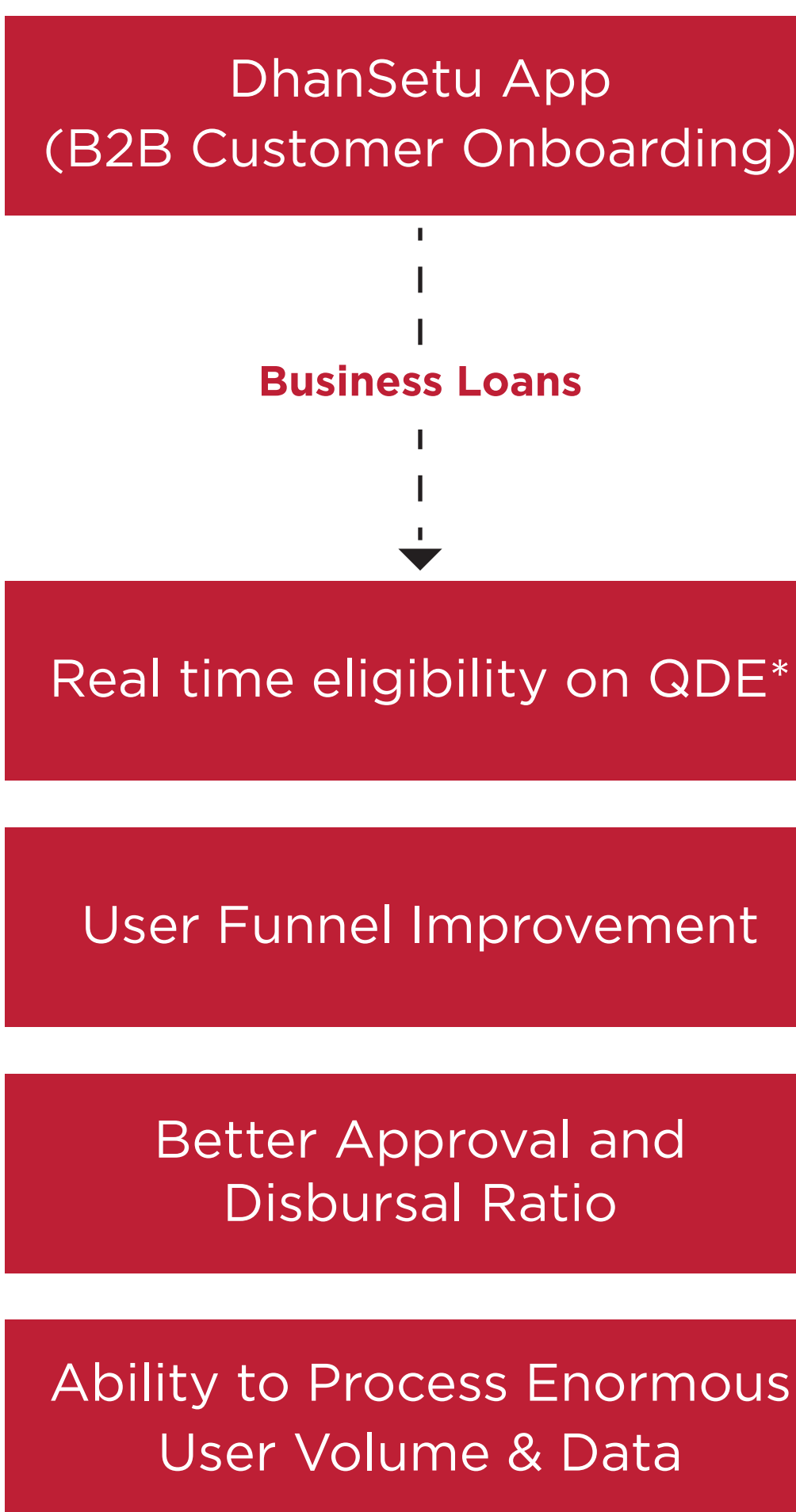
Insurance, Credit Cards, Deposit, Investment, Value Added Services (Invoicing, Taxation)

Enhanced Adoption and Customer LTV

Become the go-to platform for channel partners leading to wider reach, higher engagement with partners and customers

Rule Engines:

- Pincode Serviceability
- Age
- KYC/Pre-Qualifications
- Bureau Check
- Fraud Detection



*QDE: Quick Data Entry



Enhanced by Launch of Web-App Platform *for Dhanvarsha Channel Partners to Drive Accessibility*

Easy & Real Time Tracking

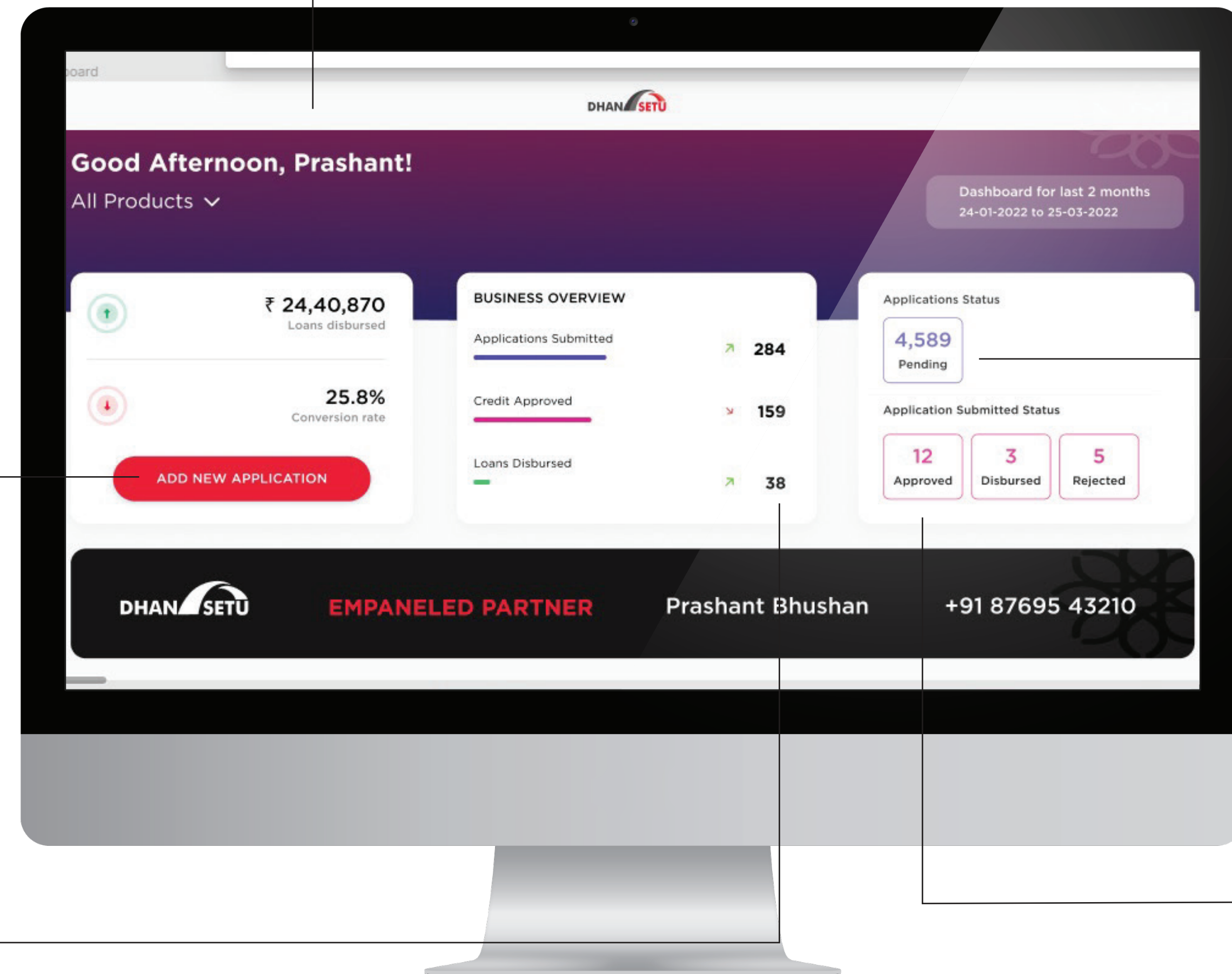
Track total loans disbursed by you in a given time-frame and check conversion ratio

Apply for Easy Loans

Add customer applications on the go & get instant eligibility confirmation

Business Overview

Get a case level status of all your applications in the loan cycle instantly & easily

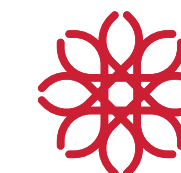


Unlock Earnings

Get a chance to unlock additional earnings through referral and promotion programs

Case-basis updates

Dhanvarsha partners can gain access to individual cases and track their approval or rejection.



Money Rabbit: Dhanvarsha's Omni Channel Digital Platform for MSME's and Blue-Collar Work Force

Credit Health Check Tool

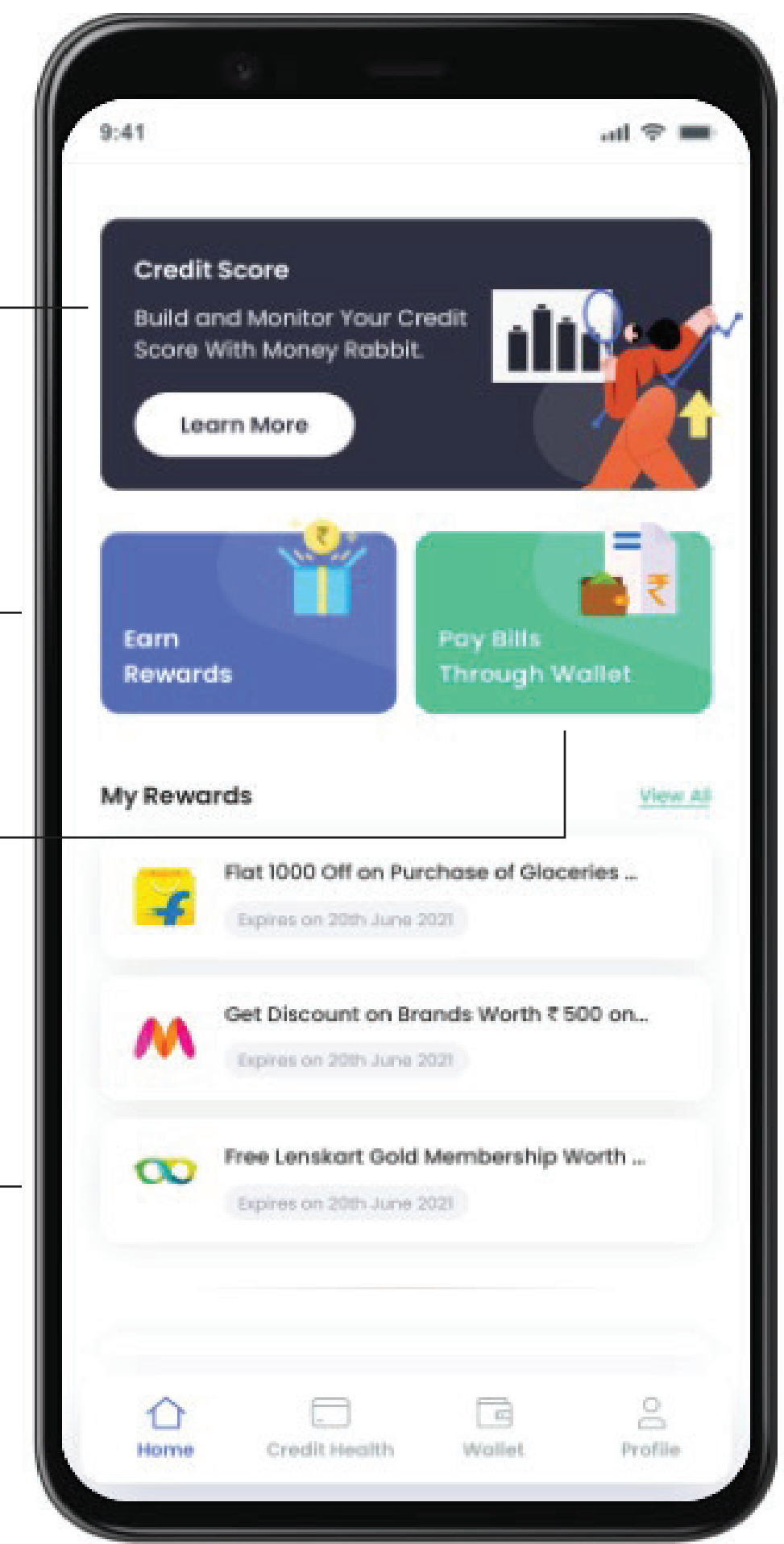
Get to know your latest Bureau Score and other credit details along with suggestions and offers

Wallet and UPI Services

Transfer money or pay using our seamless Wallet and UPI services

Cashbacks and Rewards

Get rewarded at every stage using Money Rabbit



Virtual & Physical Card

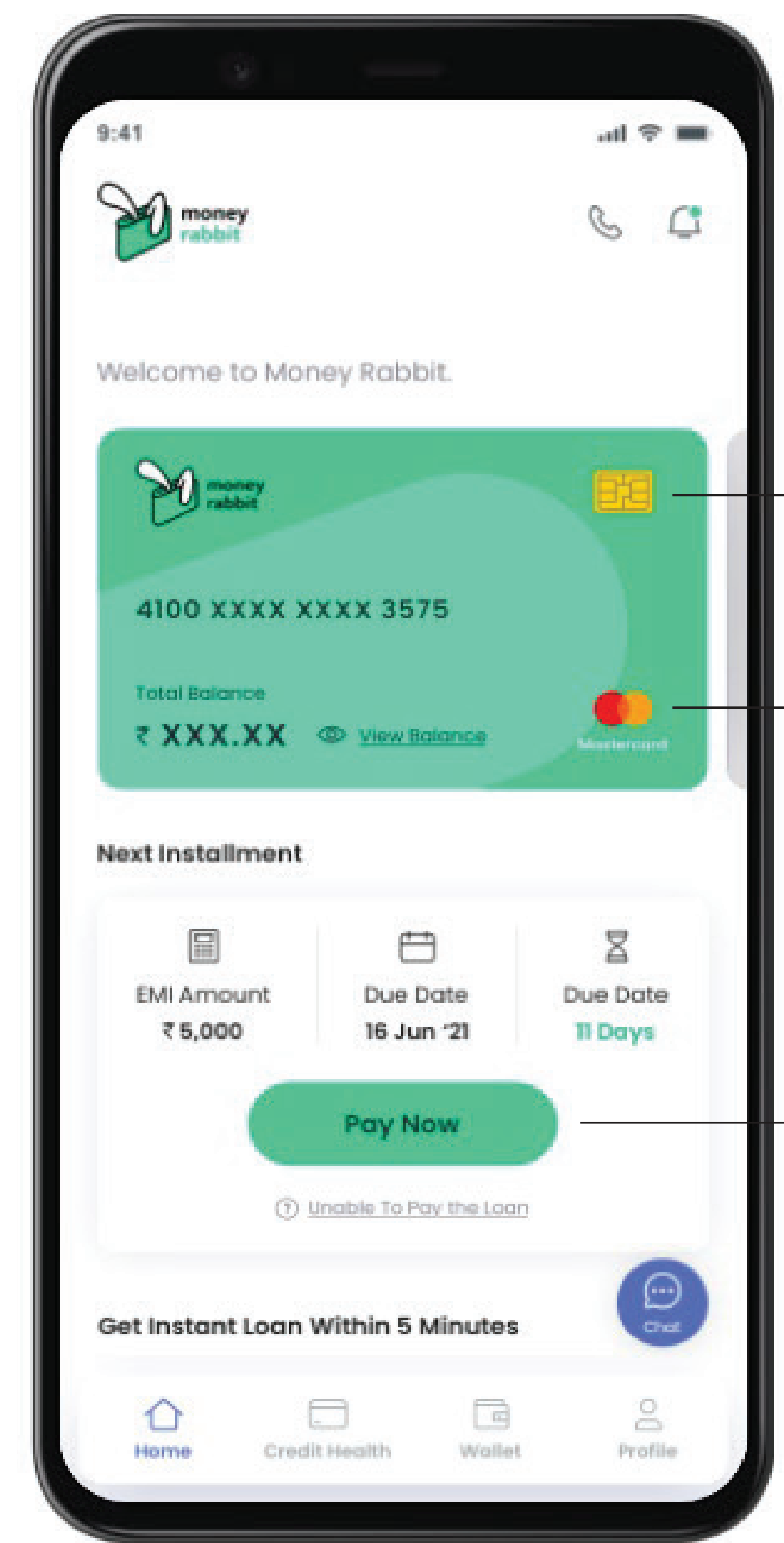
Get your own personalized Ru-pay card which can be used at any online/offline merchants

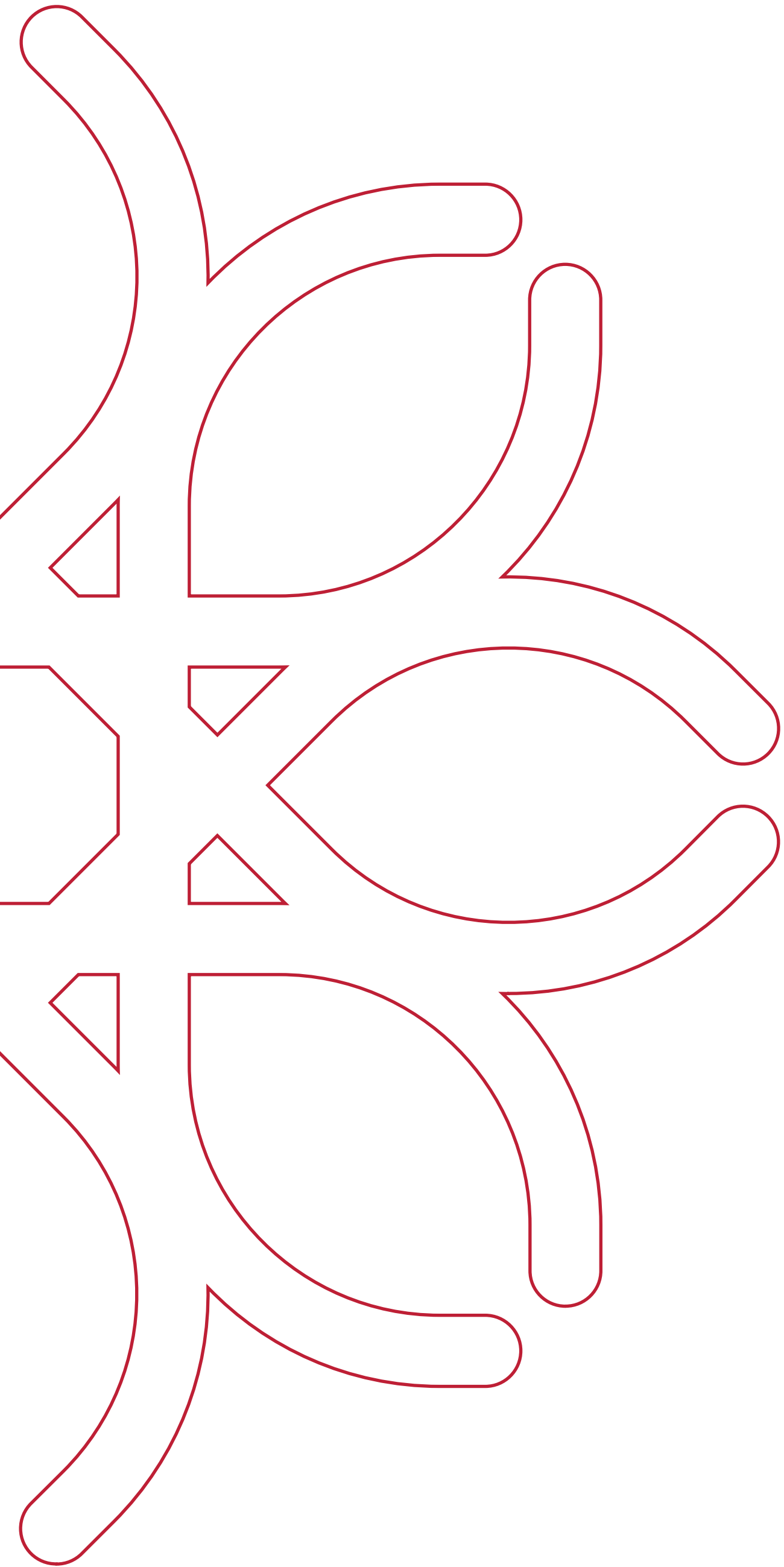
Micro Loans

Get loans up to INR 20,000/- @ 24% interest without any manual intervention in 5 minutes

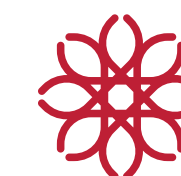
Easy Tracking and Repayment

Track your EMIs hassle free and pay them on time every month



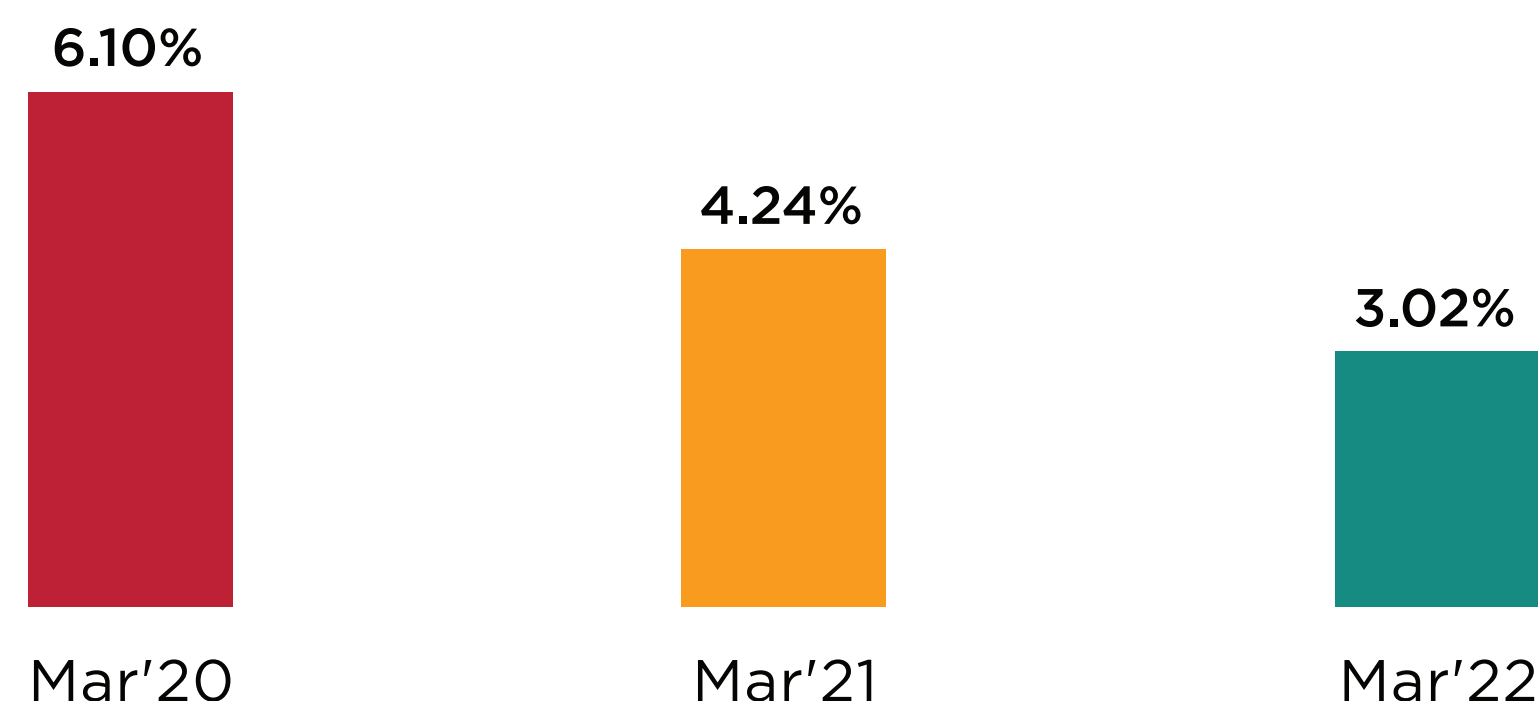


Asset Quality and Risk

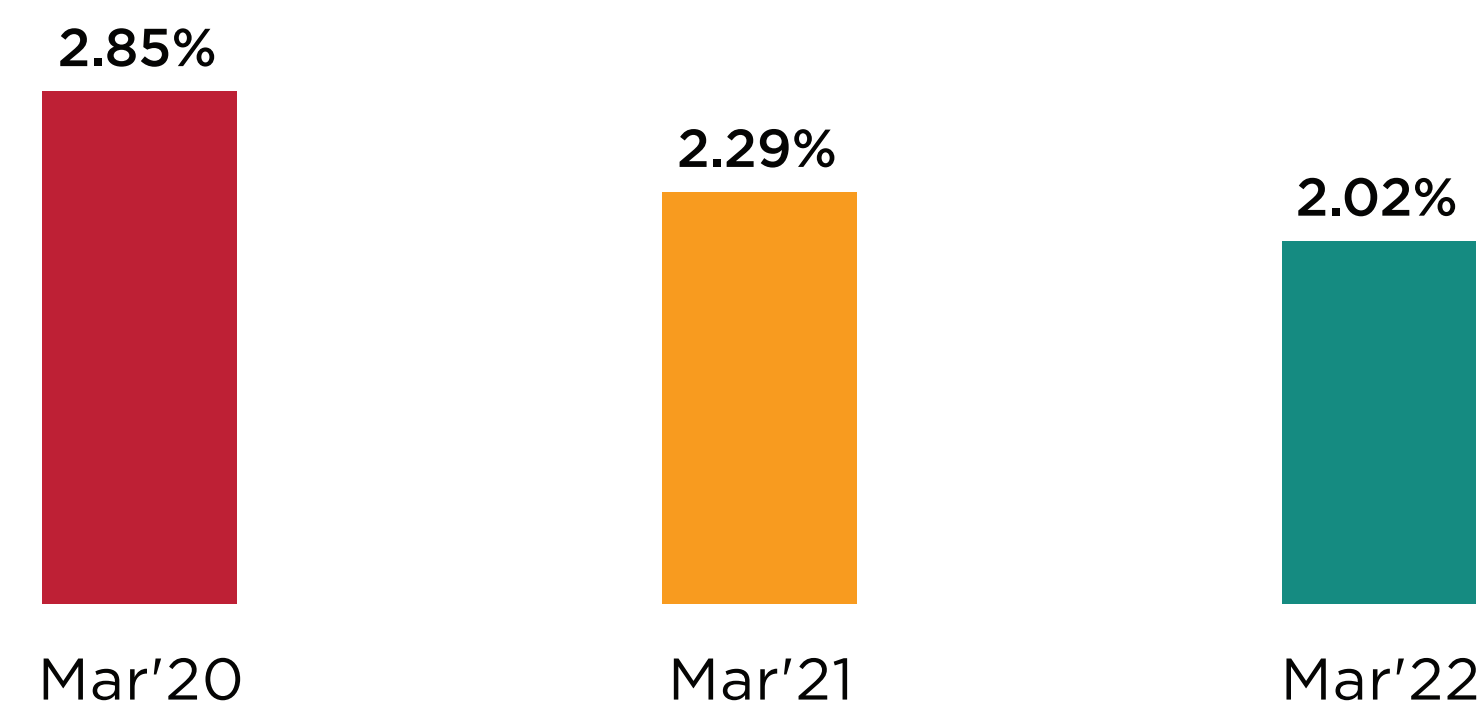


Robust Asset Quality and *Collection Efficiency*

Gross NPA



Net NPA



- LAP loans which are part of the legacy book and in run-off mode since Sep'19 are roughly 6.2% of the loan book as on date. We expect LAP loans will conservatively go below 3-4% (or even lower) of the loan book by Mar'23.
- **NPAs in the LAP portfolio constitute 55% of total NPAs. The company has reached resolution and expect to close ~ 60-75% of NPAs in the LAP portfolio on or before Mar'23. This translates to resolution of roughly ~35 - 42% of total NPAs.**
- **Excluding LAP and Personal loans which are in run-off mode, Gross NPAs would be 0.8% & NNPA is 0.6%.**



In-House Collection Vertical

with Strong Controls

INR Million

| Month | Demand raised | Collections received | Prepayments & foreclosure received* | Collection efficiency (%) without prepayments & foreclosures | Collection efficiency (%) |
|--------|---------------|----------------------|-------------------------------------|--|---------------------------|
| Mar'20 | 9.9 | 9.0 | 18.5 | 91% | 277% |
| Mar'21 | 17.0 | 15.4 | 10.5 | 90% | 152% |
| Mar'22 | 97.2 | 84.5 | 161.7 | 87% | 253% |

- Collection efficiency exceeds 100% after considering pre-payments & foreclosures on the gold loan book.
- It's important to note that pre-payments & foreclosures is a regular feature in the gold loan business and customers endeavor to repay ahead of time to release the asset.
- Experienced in-house collection management team comprising specialized legal resources and tele-callers.
- Wide network of arbitrators and empaneled lawyers with expertise in loan recovery to manage the portfolio collection efficiency.

*Prepayments and foreclosures resulting from gold finance customer early redemptions and run down of 2017-2018 LAP loan pool as company had guided for



Risk and Governance

| Risk mitigated portfolio approach... |
|---|
| ~84% of AUM is backed by MSME Business & Gold loans resulting in robust asset quality |
| Standardised Branch Assessment Score Card |
| Cash First Loss Default Guarantee (FLDG) backed Preferred Sourcing Partnerships with lien on partner's fixed deposits |
| Robust due-diligence process prior to onboarding any Preferred Sourcing Partnership partner |
| Zero defaults till date on the Preferred Sourcing Partnership business |

| ...driven by a team with strong experience in risk and controls | |
|---|--|
|  | <ul style="list-style-type: none"> • Mr. Mahendra Servaiya is one of the most experienced members of the core team with 3+ decades of banking experience. • Last served as AGM in the Credit team of Union Bank. |
|  | <ul style="list-style-type: none"> • Mr. Sunil Ranpara heads Collections with 15+ years of experience in Collections, Recovery & Litigations. • Prior work experience includes Capital First, HDFC Bank, and Kotak. |
|  | <ul style="list-style-type: none"> • Mr. Parag Shah is the COO with 25+ years of experience in the financial services space in India across risk and operations. • Leadership experience with marquee lenders such as ICICI Bank, NSE, IDFC Bank and Fullerton India HFC |
|  | <ul style="list-style-type: none"> • Mr. Pramod Pujari has 15+ years of experience across collections, litigation and recovery. • Seasoned professional in Operational Risk & Internal Audit, Previously worked with RBL FinServe Ltd, Morgan Stanley, Fullerton and Deutsche Bank. |



Comprehensive Risk Management Framework

| Action Undertaken >>> | Aspects Covered >>> | Objective Achieved / To Be Achieved |
|--|--|--|
| Risk Assessment Framework | Credit, liquidity, solvency, financial, and information security risks | Common standards for management of various risks at portfolio level |
| Independent unit for internal controls - Standard Assessment of Branch Performance through Branch Control Score Card | Gold loan branches, audit of partners, hind-sighting of traditional business | Branch control score card for objective assessment to aimed to achieve low risk rating |
| Rigorous review of infant/non-starter | Revised allocation of these cases to sales/credit to resolve | Resolution of ~90% in the quarter of infant/non-starter cases |
| All embracing LAP collection | Pre-SARFAESI notice for 60+ day delinquent borrowers | Expected higher recoveries on legacy LAP loans |
| Comprehensive and exhaustive criteria for assessing and onboarding preferred sourcing partners | Revamped FLDG framework and SOP for invocation of FLDG | Zero NPA's from preferred sourcing partners (~26% of loan book) |



Standardised Branch Score Card:

Mitigate Risk and Maintain Quality Service

Standard Branch Audit Score Card Mechanism

Standard scoring process which follows weighted average mechanism based upon risk rating of 12 comprehensive parameters and 130 checkpoints

RBI tenets, internal auditors and external auditors observations compliant

Performance Management of Branch to Mitigate Risk

Evaluate the branch process and internal controls

Prescriptive and corrective action driven

Audit is comprehensive, detail-oriented and full-scale for all loan accounts



Branch Score Card

- Objective**
- Standardised**
- Evolving & aligned to Growth**
- Centralized Monitoring**

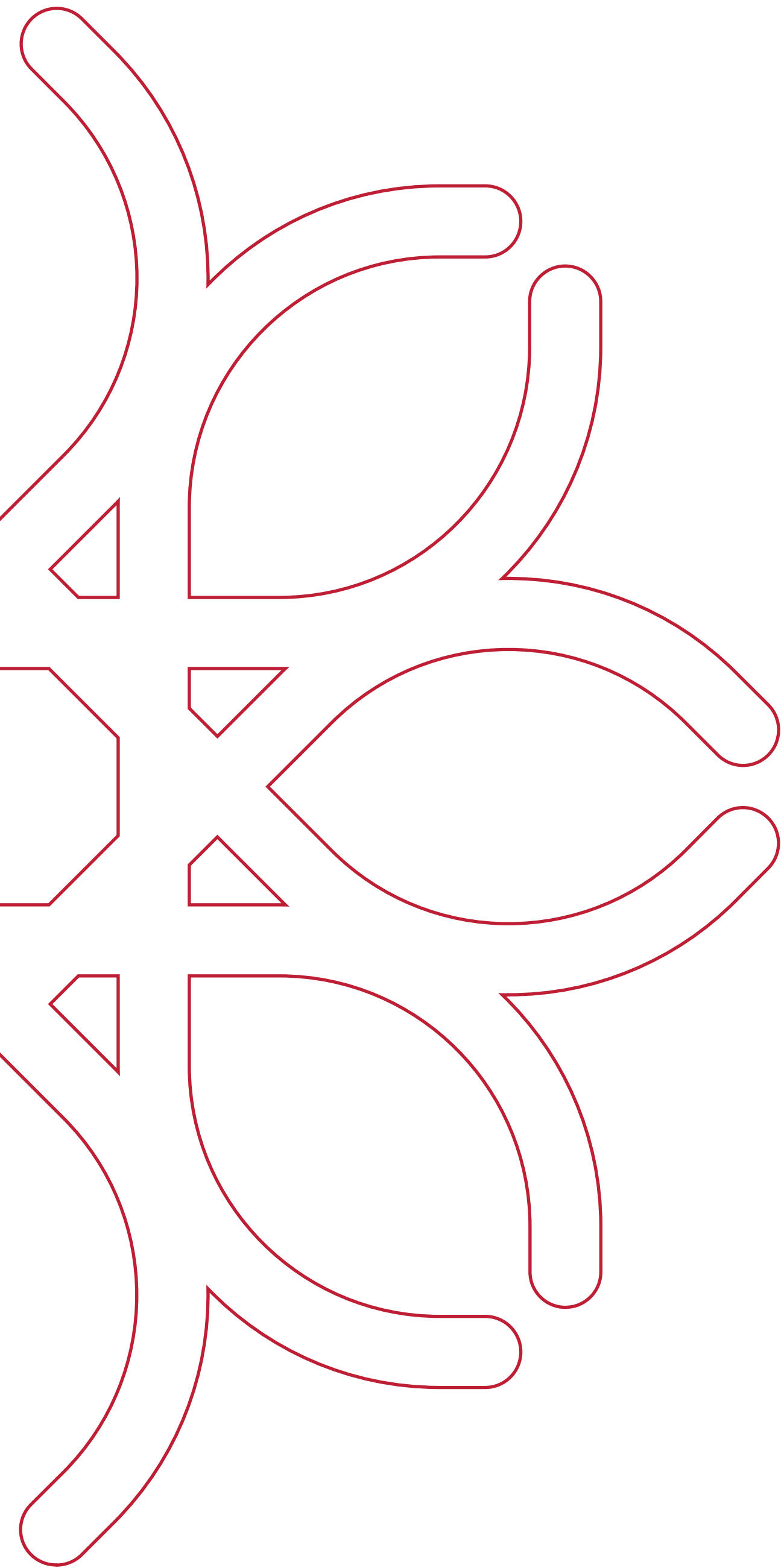
Branch Score Matrix

| Risk | Rating |
|--------|--------|
| High | C |
| Medium | B |
| Low | A |

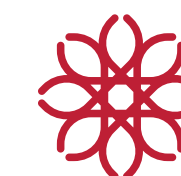
There are 12 risk parameters with 130 checkpoints

All checkpoints are assigned weighted scores to measure compliance

Branch Self Certification Process is additionally applicable to measure risk



Financials



Balance Sheet

INR Million

| Balance Sheet | Mar'20 | Mar'21 | Mar'22 |
|-------------------------------------|--------------|----------------|----------------|
| Financials Assets | 422.3 | 1,681.6 | 4,362.3 |
| Cash and Investments | 93.8 | 684.6 | 778.2 |
| Gross Loans | 372.3 | 1,044.2 | 2,937.3 |
| Less: Impairment Loss Allowance | 43.8 | 47.2 | 46.7 |
| Net Loans | 328.5 | 997.0 | 2,890.5 |
| Non Financials Assets | 62.6 | 164.0 | 359.5 |
| Total Assets | 484.9 | 1,845.7 | 4,721.8 |
| Financial Liabilities | 163.1 | 832.5 | 2,935.4 |
| Trade payables & Other liabilities | 57.7 | 87.4 | 452.8 |
| Borrowings | 157.4 | 745.0 | 2,482.6 |
| Non-Financial Liabilities | 9.8 | 19.5 | 47.0 |
| Total Liabilities | 173.0 | 852.2 | 2,982.4 |
| Equity Share capital | 135.0 | 152.9 | 177.6 |
| Other Equity | 176.8 | 840.7 | 1,561.7 |
| Total Equity | 311.9 | 993.6 | 1,739.4 |
| Total Liabilities and Equity | 484.9 | 1,845.7 | 4,721.8 |

- Strong liquidity profile coupled with an un-levered balance sheet will support higher disbursement trajectory.
- Company anticipates continued robust loan growth in FY'23, with substantial customer addition, profitability, and enhanced capital efficiency.

*Standalone results



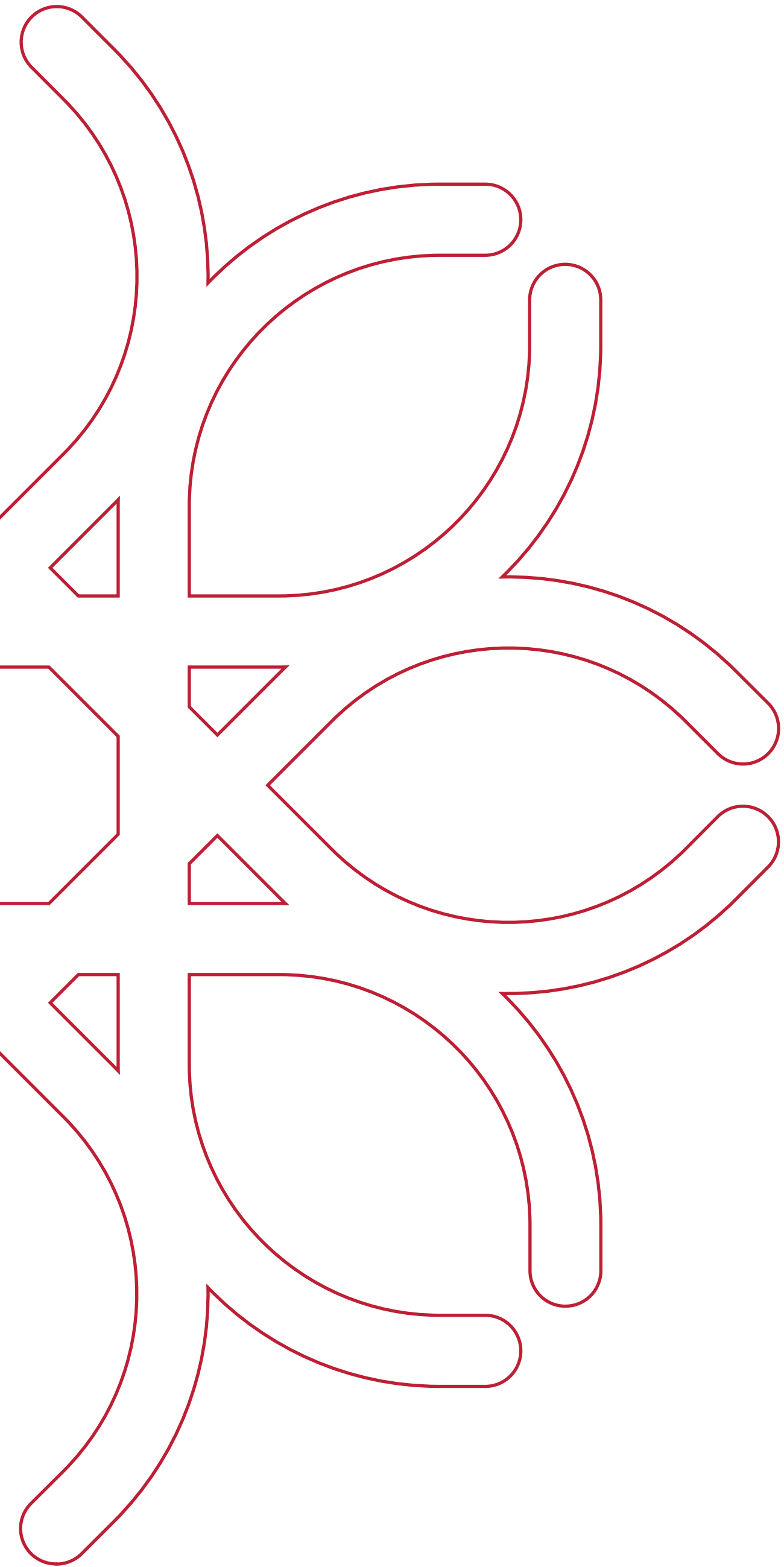
Income Statement

INR Million

| Income Statement | Mar'20 | Mar'21 | Mar'22 |
|-----------------------|--------|--------|--------|
| Interest Income | 64.1 | 122.2 | 454.6 |
| Less: Finance Cost | 16.8 | 42.3 | 243.5 |
| Net Interest Income | 47.3 | 79.9 | 211.1 |
| Fee & Other Income | 126.0 | 121.9 | 245.9 |
| Operating Expenses | 120.2 | 184.5 | 350.2 |
| Profit Before Tax | 55.8 | 17.3 | 106.7 |
| Less: Tax | 14.8 | 10.5 | 33.0 |
| Profit for the period | 40.9 | 6.8 | 73.7 |

- 516% y-o-y increase in profit, driven by healthy disbursement trajectory and increasing operating efficiency.
- Investments in technology and branch infrastructure starting to bear fruit with improving efficiency evident in lower cost to income ratio at 50%.

*Standalone results



Governance & Mission



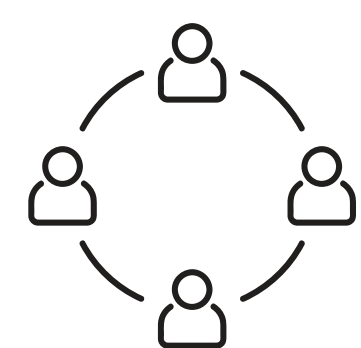
We don't just Lend Money. *We Enable Businesses by Lending* **'Hand', 'Head' & 'Heart'**



We are true business partners to our customers



For us, business are communities first. We help building **'Social Capital'**



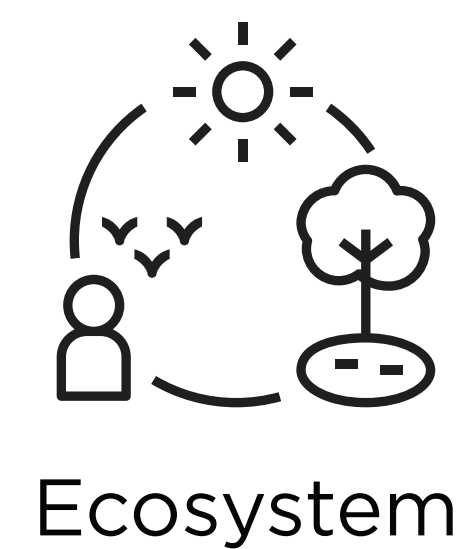
We give equal importance to both **'Social' & 'Capital'**



Growth & Scalability



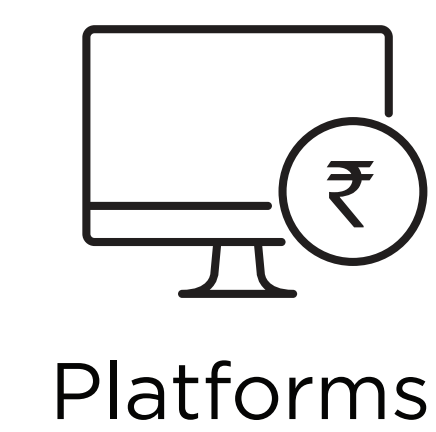
Capability



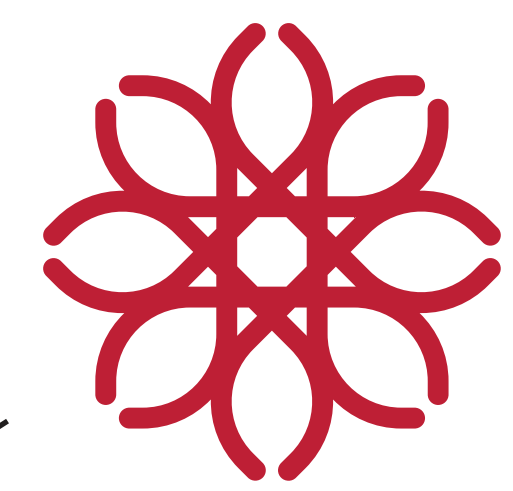
Ecosystem



Wealth & Wellbeing



Platforms



Technology



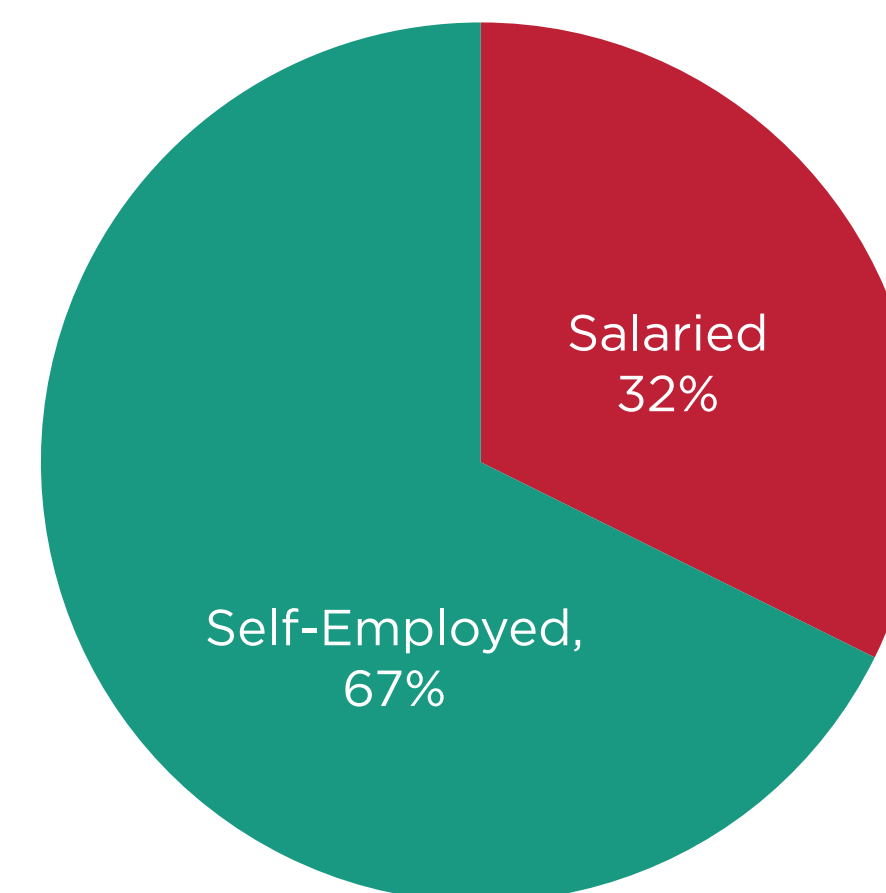
Incremental Impact Achieved *in Solving Access to Credit*

Borrowers

Percentage of Loan Disbursement



Split by Occupation



Inclusivity

New to Credit Borrowers

12,900+

Cumulative Borrowers:
Non-Tier 1 Location

26,400+

Livelihoods Improved

~1,77,000+



Focus on Governance

Independent and Eminent Board Comprising of Industry Stalwarts

Rakesh Sethi

Non-Executive Chairman

Past experience:

Over 38+ years of experience, Ex CMD of Allahabad Bank, ED of PNB

Nirmal Momaya

Independent Director

Past experience:

Entrepreneur with 26+ years of experience. BoD at Camlin Life Sciences

Atwood Porter Collins

Non-executive Director

Past experience:

Global Portfolio Manager. 22+ years of global investment experience. Co-founder Seawolf Capital. Partner at FrontPoint – featured in the book & movie 'The Big Short' for accurately predicting 2008 global financial crisis

Rajiv Kapoor

Non-executive Director

Past experience:

Past Experience Former Senior Executive at VISA Inc with 36+ years of experience in corporate advisory, consulting, sales and marketing

KP Raghuvanshi

Independent Director

Past experience:

Past Experience 1980 batch IPS Officer. Served as Commissioner of Police (Thane) from 2011-14. Currently Strategic Advisor.

Abha Kapoor

Independent Director

Past experience:

Entrepreneur with 26+ years of experience. BoD at Quint Digital Media

Geetu Verma*

Independent Director

Past experience:

Global Business Leader with 30+ years of experience. BoD at Philips India Board

Minaxi Mehta

Non-executive Director

Past experience:

Philanthropist serving as Director Minaxi Mehta Welfare Foundation Member – Management Committee Shri Vile Parle Kelavani Mandal

Rohan Juneja

Managing Director & CEO

Past experience:

An investment banker, hedge fund manager and Head of Strategy & Research for an HFC and NBFC with 17+ years of experience, in India and USA

Karan Desai

Wholetime Director & CBO

Past experience:

Ex-investment Banker with 15+ years of experience across Bank of America, PwC and Centrum Capital

Statutory Auditor

Bansal Bansal & Co.

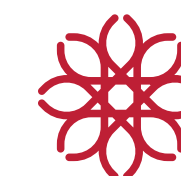
Concurrent Auditor

Grant Thornton

Secretarial Auditor

Bhandari & Co.

*with effect from May 31, 2022.



Led by a Professional *Management Team...*



Rohan Juneja

Managing Director & CEO

- 17+ years of experience, in India & US.
- An investment banker, hedge fund manager and Head of Strategy & Research for a HFC and NBFC



Karan Desai

Chief Business Officer

- Ex-investment banker with 15+ years of experience
- Previously worked at Bank of America, PwC and Centrum Capital



Parag Shah

Chief Operating Officer

- 17+ years exp. at NSE, IDFC Bank and Fullerton India HFC
- Strongly skilled in credit, risk, business operations, product & partner management.



Sanjay Kukreja

Chief Financial Officer

- 27+ years experienced professional
- CA with 27+ years of experience in FP&A, Profit Center Operations, Taxation & Budgeting etc



Mahendra Servaiya

Chief Credit & Risk Officer

- 32+ years of experience
- Previously worked in the credit team of Union Bank of India for heading the South Mumbai division



Sunil Ranpara

Collections Head

- 15+ years of experience across collections, litigation and recovery
- Previously worked with Capital First, Kotak Mahindra Bank and HDFC Bank



...who bring **Substantial Experience** *in the Financial Services Space*



Lalit Chendvankar

Chief Compliance Officer

16+ years robust experience in handling Mergers & Acquisitions, IPOs, Corporate Restructuring, Corporate Advisory Services, Private Equity investments and Foreign Investments.



Namita Pradhan

Human Capital Management

- 6+ years - a seasoned HR professional
- Previously associated with Oberoi Realty



Gaurav Bhargava

Business Head - Gold Loans

- 16+ years in the BFSI sector
- Seasoned professional in has been instrumental in setting up the Gold loan business at Unimoni and Dhanvarsha



Priyanka Singh

Chief Impact Officer

- 9+ years of experience
- Previously worked with Faircent, JP Morgan Chase and Willis Towers Watson



Pramod Pujari

AVP - Internal Controls

- 15+ years in Audit & Controls in BFSI sector
- Seasoned professional in Operational Risk and Internal Audit, Previously worked with RBLFinServe Ltd, Morgan Stanley, Fullerton and Deutsche Bank



Sunil Prasad

Technical Architect

- 10+ years in the BFSI sector
- Headed and delivered technology projects in fintech spanning payments, lending and investments at FtCash and Liquiloans



Dhanvarsha is Backed by a *Promoter Group with Rich Heritage*



About the group

- Wilson Group's history traces back up to Pre-Independence
- Diversified conglomerate headquartered in Mumbai with interest and investments across education, philanthropy, retail MSME lending, institutional broking and advisory services, angel investing, and sustainable water infrastructure projects.

Initiatives funded and supported by the group:

- Minaxi Mehta Welfare Foundation
- Conscious Labs Pvt. Ltd.
- Thankfulness Research and Development Foundation
- Shri Vile Parle Kelavani Mandal

Group's businesses

Dhanvarsha

Dhanvarsha Finvest Limited is a Bombay Stock Exchange Limited listed NBFC provides credit to the underbanked MSME sector in India



Wilson Financial Services

Wilson Financial Services is a boutique institutional broking & advisory platform, with a special focus on Indian Capital Markets

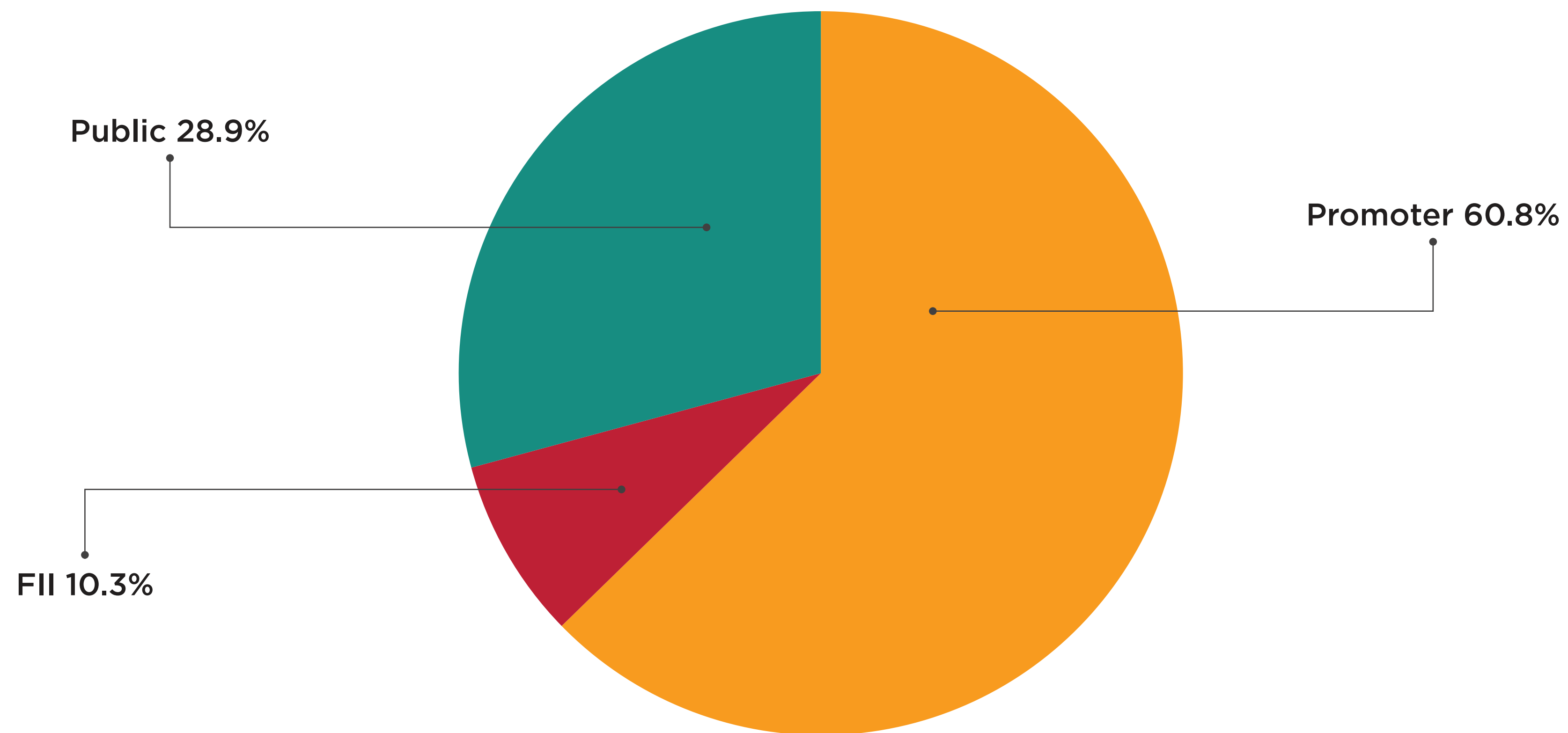


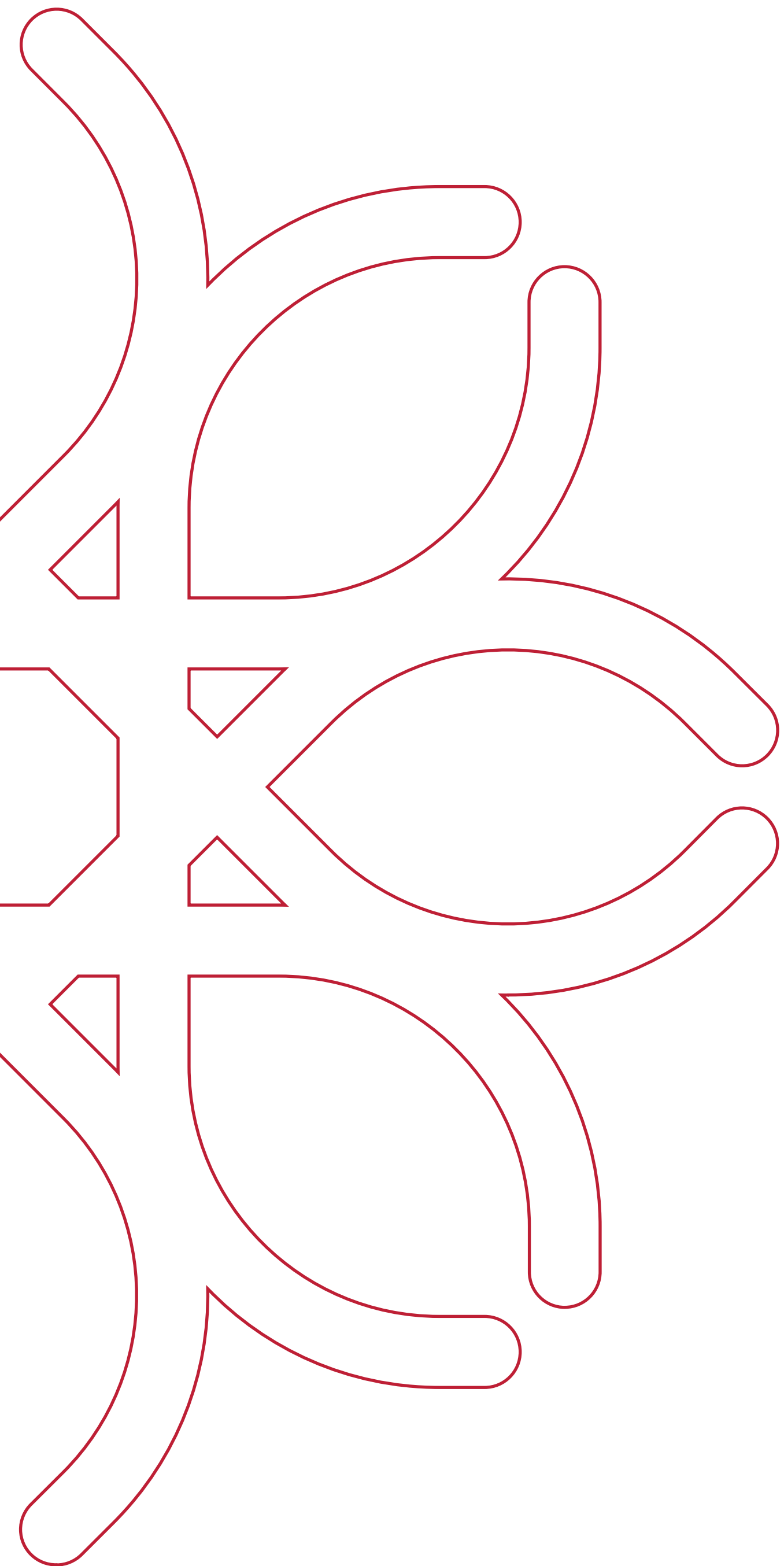
exerFIT® is an aspirational nutrition and nutraceuticals brand for people who desire to lead an active and healthy lifestyle



Shareholding *Pattern*

Substantial management ownership in the company





Thank You