

Press Release

DHFL Net Profit up by 17.08% at Rs 529 crores for FY2014 as against the corresponding previous year

Highlights for the Full Year ended March 31, 2014

Amount in Rs Crore

	Full Year ended March 2014 (Rs crores)	Full Year ended March 2013* (Rs crores)	Growth (%)
Profit After Tax	529.00	451.85	17.08
Profit Before Tax	735.11	610.68	20.38
Total Income	4969.68	4140.36	20.03
Assets under Management (including securitized portfolio)	44822.07	36116.45	24.10

Mumbai, April 30, 2014: DHFL, India's second largest private sector housing finance company, today announced its results for the full year ended March 31, 2014.

Performance Details for the Full Year ended March 31, 2014 as compared to the corresponding previous year:

- ⇒ **Net profit** for the Full Year 2014 is Rs 529.00 crores as against Rs 451.85 crores for full year 2013, an increase of 17.08%
- ⇒ **Profit Before Tax** for the Full Year 2014 is Rs 735.11 crores as against Rs 610.68 crores for full year FY 2013, an increase of 20.38%
- ⇒ **Total Income** for Full Year 2014 is Rs 4969.68 crores as against Rs 4140.36 crores for full year 2013, an increase of 20.03%
- ⇒ **Loan sanctions** were Rs 22387.52 crores during the Full Year ended March 31, 2014, as compared to Rs 17336.85 crores during the Full Year ended March 2013, up by 29.13%
- ⇒ **Loan disbursements** were Rs 16532.6 crores during the Full Year ended March 31, 2014, as compared to Rs 13357.73 during the Full Year ended March 2013, up by 23.77%.

Statement from Mr. Kapil Wadhawan, CMD, DHFL:

“DHFL's performance in the 2014 financial year has been robust. We have been able to reach out to more low and middle income customers in tier 3, 4 and 5 locations in the past year, while maintaining a healthy loan portfolio and steady net profit growth. This financial year also marked a milestone in the Company's history as we forayed into the Life Insurance business and formed DHFL Pramerica Life Insurance Company. This, we believe enables DHFL reaffirm its commitment to ensuring customer value, by providing financial protection alongside financial access. We are confident that in the 2015 financial year, our efforts will further strengthen our customer offerings whilst driving higher shareholder value.”

Highlights FY 2014:

- DHFL became the first lending institution to take up mortgage guarantee from IMGC
- DHFL network has grown from **272** locations in FY13 to **290** locations in FY14
- Assets Under Management as on March 31, 2014 is Rs 44822.07 crores as compared to Rs 36116.45 crores as on March 31, 2013, an increase of 24.10%

DHFL Financial Results for Q4 FY 14



- DHFL received regulatory approval for its life insurance foray through a joint venture agreement with Prudential Financial Inc.
- Product offerings:
 - o DHFL launched a special home loan product exclusively for women customers offering a 25% discount on the processing fees to empower women and enable access to home ownership amongst Indian women
 - o DHFL launched a 30 year Home Loan product to promote home buying amongst the young Indian

About DHFL

Dewan Housing Finance Corporation Limited (DHFL) was founded in 1984 by Late Shri Rajesh Kumar Wadhawan with a vision to provide financial access to the lower and middle income segment of the society. Today, DHFL is India's second largest housing finance company in the private sector with presence across 450 locations. The Company also has representative offices at Dubai and London. www.dhfl.com

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