

Press Release

DHFL Half Year and Second Quarter FY 2013-14 performance

Highlights for Half-year & Quarter ended September 30, 2013

Amount in Rupees Crore

	Half-year ended September 2013	Half-year ended September 2012	Quarter ended September 2013	Quarter ended September 2012
Total Income	2,293.85	1,556.61	1,167.21	817.78
Profit Before Tax	331.54	222.68	172.51	118.05
Profit After Tax	249.44	163.68	129.14	85.85
Loan Book Outstanding	35,805.80	23,173.46	35,805.80	23,173.46

***Figures for the quarter/half year ended 30th September, 2012 are of the standalone pre-amalgamated entity, therefore are not comparable with current period figures.**

Mumbai, October 21, 2013: DHFL, India's second largest private sector housing finance company, today announced its results for the quarter and half-year ended September 30, 2013.

Performance Details for the Half-Year ended September 30, 2013 as compared to the corresponding previous half-year:

- ⇒ **Total Income** for the half-year ended September 30, 2013 is **Rs. 2,293.85 crore.**
- ⇒ **Profit before tax** for the half-year ended September 30, 2013 is **Rs. 331.54 crore.**
- ⇒ **Net profit** for the half-year ended September 30, 2013 is **Rs. 249.44 crore.**
- ⇒ **Loan disbursements** and **sanctions** were **Rs. 6,874.08 crores** and **Rs. 9.195.70 crores**, respectively during the half-year ended September 30, 2013.
- ⇒ **Loan book outstanding** for the half-year ended September 30, 2013 is **Rs. 35,805.80 crore.**
- ⇒ **Gross NPA** stood at **0.75%.**
- ⇒ **Net Interest Margin** was at **2.70%.**

Performance Details for the Quarter ended September 30, 2013 as compared to the corresponding quarter last year:

- ⇒ **Total Income** during the quarter ended September 30, 2013 is **Rs. 1,167.21 crore.**
- ⇒ **Profit before tax** during the quarter ended September 30, 2013 is **Rs. 172.51. crore.**
- ⇒ **Net profit** during the quarter ended September 30, 2013 is **Rs. 129.14 crore.**
- ⇒ **Loan disbursements** and **sanctions** stood at **Rs. 3,258.91 crores** and **Rs. 4,414.30 crore** during the second quarter ended September 30, 2013.

Statement from Mr. Kapil Wadhawan, CMD, DHFL:

“DHFL has recorded stable growth in the quarter ending September 30, 2013, despite a challenging market environment. The Company's strong business foundations built over the years and our focus on the lower and middle income (LMI) customer segment have contributed significantly to this growth story. Reiterating this focus is DHFL's foray into life insurance in the past quarter, to enable financial protection to LMI customers in India's small towns.”

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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