



August 24, 2009

ADDENDUM TO DISCLOSURE DOCUMENT
(As per Schedule I of SEBI guidelines dated JUNE 6, 2008)

This is an Addendum to the Disclosure Documents for Private Placement of Secured Redeemable Non Convertible Debentures for an amount of Rs. 100.00 Crore dated 22nd August, 2009 filed with the National Stock Exchange of India Ltd. The company is proposing to raise Rs. 100.00 crore on the below mentioned terms:

Addendum - Term Sheet

Issuer	Dewan Housing Finance Corporation Limited
Issue Amount	Rs. 100.00 crore
Minimum Subscription	1 Debenture of Rs.10,00,000 each and multiple of 1 thereafter.
Instrument	Secured Redeemable Non-Convertible Debentures ('NCD'/ 'Debentures')
Issuance form	In dematerialized form
Face Value & Issue Price	Rs. 10,00,000/- (per Debenture)
Credit Rating	'CARE AA+' by CARE
Tenure	10 years
Coupon Rate	10.05% p.a..
Interest payment frequency	Annual
Redemption	10 years from the Date of allotment
Security	Pari passu first charge on the business assets of the Company with a minimum asset cover ratio of 1.10 times.
Interest on Application Money	At the respective coupon rate (subject to deduction of tax of source, as applicable) from the date of realization of cheque(s) / demand draft(s) upto one day prior to the Deemed Date of Allotment.
Trustees to the Issue	GDA Trustee & Consultancy Ltd
Listing	Proposed on the WDM segment of NSE
Put/Call Option	None
Default in Payment	In case of default in payment of interest and /or principal redemption on the due dates, additional interest @2% p.a. over the documented rate will be payable by the Company for the defaulting period.
Issue Open on	12th August 2009
Issue Closes on	7th September 2009
Deemed Date of Allotment(s)	Within 7 days of the Closing Date(s)

for Dewan Housing Finance Corporation Ltd

sd/-

P. K. Kumar

Sr. manager Secretarial