



Press Release

DHFL Q1 FY15 Net Profit up 22% at ₹ 147.15 crore

Highlights for Q1 FY 15 ended June 30, 2014

Amount in ₹ Crore

| | Quarter ended June 30, 2014 | Quarter ended June 30, 2013 | Growth (%) |
|------------------------------|--------------------------------|--------------------------------|---------------|
| Profit Before Tax | 222.46 | 159.03 | 40 |
| Profit After Tax | 147.15 | 120.30 | 22 |
| Total Income | 1,426.65 | 1,107.37 | 29 |
| Loan Book Outstanding | 42,789.70 | 35,127.30 | 22 |

Mumbai, July 24, 2014: DHFL, India's second largest private sector housing finance Company, today announced its results for the first quarter ended June 30, 2014.

Performance Details for the first quarter ended June 30, 2014 as compared to the corresponding period of the previous year:

⇒ **Net profit** increased 22 % to ₹ 147.15 crore for the quarter ended June 30, 2014 as against ₹ 120.30 crore in the corresponding quarter of the previous year.

⇒ **Profit before tax** rose 40 % to ₹ 222.46 crore for the quarter ended June 30, 2014 as against ₹ 159.03 crore in the corresponding quarter of the previous year.



- ⇒ **Loan book outstanding** grew **22 %** to **₹ 42,789.70 crore** during the first quarter ended June 30, 2014 as against **₹ 35,127.30 crore** in the corresponding quarter of the previous year.
- ⇒ **Loan disbursements** and **sanctions** were **₹ 4,349.08 crore** and **₹ 5,912.97 crore**, respectively for the first quarter ended June 30, 2014.
- ⇒ **Total Income** was up **29 %** to **₹ 1,426.65 crore** during the first quarter ended June 30, 2014 as against **₹ 1,107.37 crore** in the corresponding quarter previous year.
- ⇒ **Gross NPA** stood at **0.79 %** and **Net NPA** was NIL
- ⇒ **Net Interest Margin** stood at **2.78 %**

Statement from Mr. Kapil Wadhawan, CMD, DHFL:

"The current financial year started on a good note, with CARE upgrading DHFL's credit rating to AAA. CARE's highest rating of CARE AAA (Triple A) for DHFL's long term facilities is a very important milestone in DHFL's 30 years of business. We believe that we can be very competitive now on both the assets and liabilities side.

The first quarter of our financial performance has been positive, in terms of maintaining a healthy loan portfolio and net profit. During the quarter, we also completed 30 years of our journey in providing home loans to low and middle income customers. Our strong business foundations built over the years and our focus on the lower and middle income customer segment have contributed significantly to this 30 year growth story. This, we believe, enables DHFL to reaffirm its commitment to ensuring customer value, by providing financial protection alongside financial access. We are confident that in the coming quarters, our efforts will be towards strengthening customer offerings whilst driving higher shareholder value."

Highlights for the Quarter ended June 30, 2014:

- Credit ratings have been upgraded by Credit Analysis & Research Ltd. (CARE) to CARE AAA (Triple A) for long term facilities. This is CARE's highest rating, recognising DHFL's business excellence over three decades of operations.



- Assets Under Management as on June 30, 2014 is Rs **46,858.61 crore** compared to Rs **37,681.73 crore** as on June 30, 2013, up **24 %**
- Product offerings:
 - DHFL launched a renewed Fixed Deposit scheme 'Swayamsidha' which offers high interest rate for women

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 444 locations. The Company also has overseas representative offices at Dubai and London. www.dhfl.com

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