

Press Release

DHFL Net Profit for Q3 FY 2013-14 up by 52% as compared to corresponding quarter previous year

Highlights for Third Quarter and Nine-month ended December 31, 2013

Amount in ₹ Crore

	Quarter ended December 2013	Quarter ended December 2012*	Growth (%)	Nine-month ended December 2013	Nine-month ended December 2012*	Growth (%)
Profit After Tax	138.39	91.24	52%	387.83	254.92	52%
Profit Before Tax	196.92	123.79	59%	528.45	346.47	53%
Total Income	1301.37	840.8	55%	3552.6	2397.41	48%
Loan Book Outstanding	37848.89	24340.33	55%	37848.89	24340.33	55%

*Figures for quarter ending December 31, 2012 pertain to standalone financials of DHFL, therefore they are not comparable.

Mumbai, 20th January 2014: DHFL, India's second largest private sector housing finance company, today announced its results for the quarter and nine months ended December 31, 2013.

Performance Details for the Quarter ended December 31, 2013 as compared to the corresponding quarter last year:

- ⇒ **Net profit** during Q3 FY 2014 is ₹. **138.39 crore** as against ₹. **91.24 crore** during Q3 FY 2013, up **52%**
- ⇒ **Gross profit** during Q3 FY2014 is ₹. **196.92 crore** as against ₹. **123.79 crore** during Q3 FY2013, up **59%**
- ⇒ **Total Income** during Q3 FY 2014 is ₹. **1301.37 crore** as against ₹. **840.80 crore** Q3 FY 2013, up **55%**
- ⇒ **Loan sanctions** stood at ₹. **5938.55 crores** during the third quarter ended December 31, 2013 compared to ₹. **3922.13 crore** for the corresponding previous quarter, up by **51%**
- ⇒ **Loan disbursements** stood at ₹. **4030.23 crore** as against ₹. **2983.33 crore** during the third quarter ended December 31, 2012, up by **35%**
- ⇒ **Loan book outstanding** as on December 31, 2013 is ₹. **37848.89 crore** as compared to ₹. **24340.33 crore** as on December 31, 2012, an increase of **55%**
- ⇒ **Gross NPA** stood at **0.90%** as against **0.73%** during Q3 FY 2013

Performance Details for the Nine Months ended December 31st, 2013 as compared to the corresponding previous nine months:

- ⇒ **Net profit** for the 9m FY 2014 is ₹. **387.83 crore** as against ₹. **254.92 crore** for 9m FY 2013, an increase of **52%**
- ⇒ **Gross profit** for the 9m FY 2014 is ₹. **528.45 crore** as against ₹. **346.47 crore** for 9m FY 2013, an increase of **53%**
- ⇒ **Total Income** for 9m FY 2014 is ₹. **3552.60 crore** as against ₹. **2397.41 crore** for 9m FY 2013, an increase of **48%**
- ⇒ **Loan sanctions** were ₹. **15134.25 crores** during the nine months ended December 31, 2013, as compared to ₹. **10602.66 crores** during the nine months ended December 2012, up by **43%**

DHFL Financial Results for Q3 FY 14



⇒ **Loan disbursements** were ₹. **10904.31 crores** during the nine months ended December 31, 2013, as compared to ₹. **8106.41 crores** during the nine months ended December 2012, up by **35%**

Note: Figures for the quarter/nine months ended December 31, 2012 are of the standalone pre-amalgamated entity, therefore are not comparable with current period figures.

Statement from Mr. Kapil Wadhawan, CMD, DHFL:

“DHFL has successfully continued to clock profitable growth through to the third quarter ended December 31, 2013. This quarter also marked DHFL receiving regulatory approvals for its life insurance foray through a joint venture agreement with Prudential Financial Inc. This, we believe, will expand our range of financial services offerings to our focus low and middle income customers. This quarter also witnessed some improvement in consumer sentiment and home buying amongst DHFL customers on account of the festive season, especially in India's tier 3, 4 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.

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