

**DEWAN HOUSING FINANCE CORPORATION LTD.**  
Regd. Office : Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai - 400 001.

**PART I - STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2013**

(₹ In lacs)

PARTICULARS	Quarter Ended			Nine Months Ended		Year Ended (Audited)
	31.12.2013	30.09.2013	31.12.2012	31.12.2013	31.12.2012	31.03.2013
1. (a) Revenue from Operations	130,100.99	114,347.64	84,017.57	355,146.42	239,535.58	412,263.75
(b) Other Income	36.00	38.46	62.88	114.07	205.69	1,772.24
<b>TOTAL INCOME</b>	<b>130,136.99</b>	<b>114,386.10</b>	<b>84,080.45</b>	<b>355,260.49</b>	<b>239,741.27</b>	<b>414,035.99</b>
2. <b>EXPENDITURE</b>	<b>110,445.44</b>	<b>97,135.43</b>	<b>71,701.68</b>	<b>302,415.11</b>	<b>205,094.14</b>	<b>352,967.56</b>
a. Interest Expenses	98,775.74	87,866.90	62,019.06	270,440.30	178,562.26	311,936.49
b. Staff Expenses	4,006.03	4,034.95	3,074.71	11,969.16	8,455.84	14,068.80
c. Other Expenses	7,416.48	4,990.58	6,464.77	19,283.59	17,664.52	26,116.51
d. Depreciation	247.19	243.00	143.14	722.06	411.52	845.76
3. <b>Profit Before Tax</b>	<b>19,691.55</b>	<b>17,250.67</b>	<b>12,378.77</b>	<b>52,845.38</b>	<b>34,647.13</b>	<b>61,068.43</b>
4. Provision for Taxation	5,852.13	4,337.00	3,255.00	14,062.13	9,155.00	15,882.95
5. <b>Profit After Tax</b>	<b>13,839.42</b>	<b>12,913.67</b>	<b>9,123.77</b>	<b>38,783.25</b>	<b>25,492.13</b>	<b>45,185.48</b>
6. Paid up Equity Share Capital ( Face value ₹10/- each)	12,832.63	12,832.63	11,732.08	12,832.63	11,732.08	12,821.87
7. Reserves excluding Revaluation Reserves						310,887.36
8. Earning per Share ( of ₹10/- each)						
Basic	10.79	10.07	7.80	30.23	21.78	38.47
Diluted	10.78	10.06	7.74	30.20	21.62	38.30

**PART II - SELECT INFORMATION FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2013**

PARTICULARS	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2013	30.09.2013	31.12.2012	31.12.2013	31.12.2012	31.03.2013
<b>A. Particulars of Shareholding</b>						
1. Public Shareholding						
- Number of Shares	77,916,445	77,927,445	76,021,992	77,916,445	76,021,992	79,404,206
- Percentage of Shareholding	60.72%	60.73%	64.80%	60.72%	64.80%	61.93%
2. Promoter and Promoter Group Shareholding						
(a) Pledged/Encumbered						
- Number of Shares	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares ( as % of total Shareholding of Promoters & Promoter Group)	-	-	-	-	-	-
- Percentage of shares ( as a % of total Share Capital of the Company)	-	-	-	-	-	-
(b) Non Encumbered						
- Number of Shares	50,409,822	50,398,822	41,298,817	50,409,822	41,298,817	48,814,503
- Percentage of Shares ( as % of total Shareholding of Promoters & Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of shares ( as a % of total Share Capital of the Company)	39.28%	39.27%	35.20%	39.28%	35.20%	38.07%

B. Investor Complaints	3 months ended 31.12.2013
Pending at the beginning of the quarter	-
Received during the quarter	10
Disposed off during the quarter	10
Remaining unresolved at the end of the quarter	-

**Notes:**

- The above financial results have been reviewed by the Audit Committee of Directors and subsequently approved by the Board of Directors at their meeting held on 20<sup>th</sup> January, 2014.
- The results for the quarter/period ended 31<sup>st</sup> December, 2013 have been subjected to "Limited Review" by the Statutory Auditors of the Company in compliance with the requirement of the Listing Agreement with Stock Exchanges.
- The main business of the Company is to provide loans for purchase or construction of residential houses and all other activities of the Company revolve around the main business and as such there are no separate reportable segments as specified in Accounting Standard (AS-17) on "Segment Reporting", which needs to be reported.
- Housing Loans sanctioned during the Quarter ended 31<sup>st</sup> December, 2013 amounted to ₹ 593,855 lacs as against ₹ 392,213 lacs during the previous corresponding period, showing an increase of 51%. Disbursements during the Quarter ended 31<sup>st</sup> December, 2013 amounted to ₹ 403,023 lacs as against ₹ 298,332 lacs during the previous corresponding period showing an increase of 35%.
- During the quarter ended 31<sup>st</sup> December, 2013, the Company has securitised/assigned pool of housing and property loans aggregating to ₹ 50,200 lacs. These assets have been de-recognised in the books of the Company. The Company is responsible for collection and getting servicing of the securitized portfolio on behalf of the buyer / investor. In terms of the securitization agreement, the Company pays to buyer/investor on monthly basis the collection amount, subject to retention of agreed interest margin for the Company.
- The Company has acquired from DLF Limited, 50 percent stake in DLF Pramerica Life Insurance Company Limited, a registered life insurance company in India regulated by IRDA. Subsequently, the name of the said life insurance company has been changed to "DHFL Pramerica Life Insurance Company Limited" consequent to the fresh certificate of incorporation dated 2<sup>nd</sup> January, 2014 issued by the Registrar of Companies.
- The Board of Directors have declared an interim dividend for the financial year 2013-2014 of ₹ 3/- per share i.e. 30% on equity shares of ₹ 10/- each fully paid-up, for which the record date for the payment of interim dividend is fixed as Monday, 3<sup>rd</sup> February, 2014.
- Figures have been regrouped, rearranged and reclassified wherever necessary. Results for the quarter/ period ended 31<sup>st</sup> December, 2012 are of the standalone pre-amalgamated entity, therefore are not comparable with current period figures.

For DEWAN HOUSING FINANCE CORPORATION LTD.

Place: Mumbai  
Date : 20<sup>th</sup> January, 2014

Sd/-  
KAPIL WADHAWAN  
CHAIRMAN & MANAGING DIRECTOR



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