

DHFL/CSD/2018-19/1221

Date: 21 September 2018

The Manager Listing Department Bombay Stock Exchange Ltd., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400 001 Fax no. 2272 2082 / 3132/ 3121	The Manager Listing Department National Stock Exchange of India Limited, 'Exchange Plaza', C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400 051. Fax No. 26598237 / 38
Scrip Code : 511072	DHFL

Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 ("SEBI Listing Regulations")

Dear Sir,

With reference to the captioned subject, please find attached herewith the press release issued by the Company in respect of the market volatility in the price of equity shares of the Company today on the stock exchanges.

You are requested to take note of the same in your records.

Thanking you
Yours sincerely,
for **Dewan Housing Finance Corporation Limited**



Niti Arya
Company Secretary
FCS No. - 5586
Enclosure: as above





Media Statement

Kapil Wadhawan, CMD, DHFL

This market movement has come as a big surprise to not only DHFL as an organization it is also for the industry at large. We wish to categorically state that DHFL has not defaulted on any bonds or repayment nor has there been any single instance of delay on any of its repayment of any liability. We do not have any exposure with IL&FS. DHFL continues its loan growth disbursements in the affordable housing segment going forward. The Loan disbursements were INR 13,582.9 crore for the quarter ended June 30, 2018, showing an increase of 65% over the corresponding quarter of the previous year.

Our fundamentals are strong and we hold a strong liquidity of approx. Rs.10,000 crores in the system which equates to 6 months of cash. Our CP book shall be about 6% of our total borrowings and the total assets and liability book is over INR 1 Lakh crore. We shall remain cash surplus even after considering repayment till March 2019 of all our liabilities on account of CP, NCD, interest payment, bank dues etc. We are extremely well-matched in case of the ALM position.

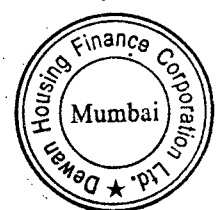
Our borrowing is well diversified with a banking consortium of 31 banks, NCDs, CPs, ECB and masala bonds. We are one of the deposit taking HFC with a public Deposit portfolio of Rs.10,803 crores. Our ratings on any of our debt instruments or fixed deposits are neither under watch nor there is any down grade in the existing credit rating. DHFL enjoys high credit rating of CARE AAA (Triple A) and has been assigned BWR AAA from Brickworks Rating. There is also no regulatory issue or concern with respect to the company.

Our Promoters have neither pledged any of their shares nor have availed loan against shares of the company.

Our Asset quality is strong and we have registered lowest NPAs in the industry and have reported Gross Stage 3 Loan Assets (equivalent to Gross NPA%) at 0.93%. The testimony of our investor's trust in the organization was proven by 3 successful NCDs. DHFL's committed efforts towards driving financial inclusion have translated into a net profit growth of 35% to INR 435 crore for the quarter ended June 30, 2018. Profit before tax rose by 43% to INR 638.2 crore for the quarter ended June 30, 2018. Loan book outstanding grew 33% to INR 1,00,980.50 crore during the quarter ended June 30, 2018. Assets Under Management (AUM) grew by 37% year-on-year, reaching INR 1,20,939.50 crore as on 30th June 2018 from INR 88,235.70 crore as on June 30, 2017. Strong AUM and disbursement growth, CAGR of 26.4% and 36.1% respectively. Considering that two-thirds of DHFL's home loan portfolio is retail home loans wherein our average home loan ticket size is below 16.1 lakhs, DHFL has always endeavoured to protect the margins at 300 to 305 bps.

DHFL

DHFL was founded in 1984 by Late Shri Rajesh Kumar Wadhawan, with a vision to provide financial accessibility to lower and middle income customer segments among semi-urban and rural populace in India. Led by Mr. Kapil Wadhawan, Chairman and Managing Director, DHFL





is one of the leading housing finance companies in India with a large network across the country that caters to millions of customers in the LMI category.

Over the last 34 years, DHFL has provided customers with a vast array of home loan products including loans on homes, residential plots, construction, LAP or loan against property as also mortgage, non-residential and project loans. The company's wide network, deep understanding of customer needs gathered over time, enables DHFL to offer customised financial access to LMI customers in India's smallest towns. With strong business fundamentals and proven industry expertise, DHFL is a highly respected and trusted financial services company with a concerted focus towards enabling home ownership to the LMI customer segment in India. DHFL's CSR efforts are an integral part of the Company's ethos, fulfilling critical societal needs through Economic Empowerment through Financial Literacy, Skill Development, Rural Development with focus on Drought Mitigation and Early Childhood Care and Education (ECCE), implemented with measurable outcomes. DHFL also has representative offices in Dubai, London and the UAE. For further information, please visit www.dhfl.com

