

Press Release

DHFL Q3FY16 Net Profit up by 16.4% to INR 185.90 crores

~Loan book outstanding grows yoy by 23%~

Q3FY16 Highlights

- Net profit increased by 16.43 % to Rs 185.90 Cr for the quarter ended December 31, 2015
- Profit before tax rose by 16.12% to Rs 280.45 crore for the quarter ended December 31, 2015
- Loan Book Outstanding grew 23.48 % to Rs. 58,991.81crore YOY as of quarter ended Dec.2015
- Gross NPA stood at 0.84 % amounting to Rs 495.58 Cr
- Net Interest Margin stood at 2.87%

Mumbai, January 20, 2016: DHFL, India's second largest housing finance company in the private sector, today announced a net profit growth of 17.54% for the 9 month period ending December 31, 2015 in comparison to the corresponding period of the previous financial year. The third quarter of the current financial year also witnessed a net profit growth of 16.43%, when compared with the corresponding period of the 2014-15 financial year.

Assets Under Management (AUM) grew by 23.48% year-on-year, reaching Rs 65962 crore from Rs 52, 637 crore as on December 31, 2014.

Performance Details for the quarter ended December 31, 2015 as compared to the corresponding period of the previous year:

- Net profit increased by 16.43 % to 185.90 crore for the quarter ended December 31, 2015 as against Rs 160 crore in the corresponding quarter of the previous year
- Profit before tax rose by 16.12 % to Rs 280.45 crore for the quarter ended December 31, 2015 as against Rs 242 crore in the corresponding quarter of the previous year
- Loan Book Outstanding grew 23.48 % to Rs. 58991.81 crore during the quarter ended December 31,2015 as against Rs 47,776 crore in the corresponding quarter of the previous year
- Loan disbursements and sanctions were Rs 6428.37 crore and Rs 9307.75 crore, respectively for the quarter ended December 31, 2015, showing an increase of 30.57% and 31.62% respectively, over the corresponding period of the previous year
- Total Income is up by 23.63% to Rs. 1885.33 crore during the quarter ended December 31, 2015 as against Rs 1,524.92 crore in the corresponding quarter of the previous year
- Gross NPA stood at 0.84 % amounting to Rs 495.58Cr
- Net Interest Margin stood at 2.87%

Commenting on the performance, Mr. Kapil Wadhawan, Chairman and Managing Director, DHFL said, "The Company retains its three decade old focus on enabling convenient and affordable financial access for every Indian to own a home of his own, through its wide network presence and product innovations. We have registered a robust demand for home loans in the quarter ended December 31, 2015 as we continue to execute our proven business model of delivering value to customers, combined with affordable rates and world-class service deliverance which is further helping us to bring about consistent top and bottom line growth."



He further added,” The Government’s decision to implement the recommendations of the 7th pay commission, initiate housing for all by 2022, build smart cities and relax the foreign direct investment norms in real estate will provide impetus to the housing finance sector. We look forward to further strengthening our leadership by steady disbursement in the last quarter of FY16.”

DHFL offers a range of home loan products including home loan, home extension loan, home improvement loan, plot loans, mortgage loan, project loan, SME Loan and non-residential property loan to all customer segments across India, retaining its concerted focus on the low and middle income segment. DHFL’s average loan ticket size at the portfolio level stands at Rs 11.7 lakhs.

DHFL offers an array of Fixed Deposit Products for public including individual and trust investors that ensure high yield, safety and liquidity. DHFL Fixed Deposit Products for individual investors also offer an accidental insurance cover of Rs. 1 Lakh free of cost to customers. DHFL Fixed Deposit Products are rated CARE AAA and BWR (FAAA) ensuring high safety. Further, DHFL offers value-added and customized insurance solutions, along with its home loan products. Additionally, DHFL also offers project loans essentially for development of low and middle income housing projects.

About DHFL

DHFL was founded in 1984 by Late Shri Rajesh Kumar Wadhawan with a vision to provide financial access for Indians to own a home of their own. Today, led by Mr. Kapil Wadhawan, CMD, DHFL, the company is CARE AAA rated and reckoned as one of India’s leading financial institutions with a large presence across the country, in addition to representative offices in Dubai and London.

Throughout its years of growth, DHFL has stayed true to its core vision of financial inclusion, especially to the low and middle income customers across India. The company’s wide network, coupled with insights into local customer needs, has enabled the company to provide meaningful financial access to customers even in India’s smallest towns. With a strong business foundation, an extensive distribution network, proven industry expertise and a deep understanding of the Indian customer, DHFL is a respected and trusted financial services company in India with a concerted focus towards enabling home ownership to the low and middle income customer. For further information, please [visit www.dhfl.com](http://www.dhfl.com).

For further information please contact:

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