

DHFL:CSD:2013:

Date: 13.05.2013

To,
The Manager
Listing Department
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block G,
Bandra- Kurla Complex,
Bandra (East), Mumbai- 400 051.

Dear Sir,

**Re. : Half yearly communication for dissemination to debenture holders
(In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 the Listing Agreement thereunder, for dissemination to the debenture holders as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

As per the annexure A

Details of listed NCDs:

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Latest credit rating

2. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
3. The said NCDs are secured by way charge on pari passu basis through deed of trust.
4. *The asset cover is 1.25 as on 31.03.2013 and is adequate as per the terms of issue. The Asset Cover Certificate duly signed by the Chartered Accountant of the Company is attached.*
5. *The Debt Equity Ratio is 9.51 as on 31.03.2013.*
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2013 are as under:

Dewan Housing Finance Corporation Ltd.

Corporate Office : HDIL Towers, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai - 400 051

Tel.: (022) 26583333/71583333 Fax : (022) 2658 3344

Regd. Office : Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai 400 001. Toll Free No. 1800 22 3435

Visit us at : www.dhfl.com E-mail : info@dhfl.com



Details of redemption & payment of interest during last half year ending 31.03.2013:

As per the annexure B

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment

7. The due date of principal and interest of the above said NCDs during next half-year ended on 31.03.2013 are as under:

As per the annexure C

Details of redemption & interest due in the next half-year:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)

Company does not expect default in payment of principal / interest due in next half year

8. The half-yearly results for the half-year ending on 31.03.2013 are attached as per the format in Annexure of Listing Agreement.
9. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 31.03.2013, requiring this company to notify to Stock Exchange or Debenture Trustees.
10. The name, designation and contact details of "Compliance Officer" of this company are as under:
- Name of Compliance Officer : Shri S. Y. Sankhe
 - Designation : Company Secretary
 - Correspondence Address: 6th Floor, HDIL Towers, Station Road, Bandra (East).
: Mumbai – 400 051.
 - Phone, Fax No. : 022- 2658 3333 and Fax No. 022- 2658 3344
 - Email ID : secretarial@dhfl.com
- f. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.



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Thanking you,

Yours sincerely,
for Dewan Housing Finance Corporation Limited


P. K. Kumar
Sr. Manager Secretarial



The name and address of the trustees is changed as follows:

New name & address of Debenture Trustee	Name & address of Debenture Trustee
GDA Trusteeship Ltd. "GDA HOUSE", Plot No.85 , Survey No. 94/95 Paud Road, Pune- 411038 Telephone No. 020-2528 0081 Fax No. : 020-2528 0275 Email ID : dt@gdatrustee.com	IDBI Trusteeship Services Ltd. Asian building , Groung Floor, 17, R Kamani Marg, Ballard Estate, Mumbai- 400 001. Telephone No. 022-4080 7000 Fax No. : 022-6631 1776 /4080 /7080 Email ID : itsl@idbitrustee.com

Countersigned by:

Countersigned by:


For GDA Trusteeship Ltd.
Debenture Trustees

For IDBI Trusteeship Services Ltd.
Debenture Trustees

Dewan Housing Finance Corporation Ltd.

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Annexure – 2

DHFL: CSD:2013:

Date : May 23, 2013

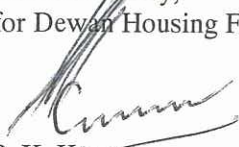
To,
The Manager
Listing Department
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block G,
Bandra- Kurla Complex, Bandra (East), Mumbai- 400 051.

Declaration

We hereby certify and declare that ---

- (A) the proceeds the various NCDs issues of the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues;
- (B) The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- (C) This company is 'Non-Banking Financial Company' and the NCDs issued by this company are the 'Private Placed' and hence no 'Debenture Redemption Reserve' is required to be created for the year ending on 31.03.2013.
- (D) as on date, the value of the assets charged to the GDA Trusteeship Ltd. and IDBI Trustee Services Ltd the Debenture Trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs / Bonds, with the agreed margin and that the assets are free from encumbrances debts save and except those specifically agreed to by the Debenture Trustee;
- (E) the security for the said NCDs / Bonds are in the nature of loan assets / receivables, are also charged to the lender banks, on pari-passu basis and that the Lead Bank, on behalf of all the consortium banks has given its consent for sharing of said assets on pari-passu basis and that the NCDs issued till 31.03.2013 are within the limit authorized by the Lead Bank. Further, that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts.

Yours sincerely,
for Dewan Housing Finance Corporation Limited


P. K. Kumar
Sr. Manager Secretarial



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Annexure - 3

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (30.09.2012)	No. of Complaints received during the half-year (01.10.2012 to 31.03.2013)	No. of Complaints resolved during the half-year
Nil	Nil	N.A.

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
Nil	Nil	Nil	Nil	Nil	Nil



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DEWAN HOUSING FINANCE CORPORATION LTD.

Regd. Office : Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai - 400 001


AUDITED FINANCIAL RESULTS
PART I - STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

(Rs in lacs)

PARTICULARS	Quarter Ended			Year Ended (Audited)	
	31.03.2013	31.03.2012	31.12.2012	31.03.2013	31.03.2012
1. (a) Revenue from Operations	1,72,728.17	72,048.26	84,017.57	4,12,263.75	2,46,776.32
(b) Other Income	1,566.55	63.21	46.67	1,772.24	191.52
TOTAL INCOME	1,74,294.72	72,111.47	84,064.24	4,14,035.99	2,46,967.84
2. EXPENDITURE	1,47,873.22	59,548.89	71,685.61	3,52,967.56	2,07,131.36
a. Interest Expenses	1,33,374.23	52,349.76	62,019.06	3,11,936.49	1,79,922.65
b. Staff Expenses	5,612.96	3,054.05	2,967.23	14,068.80	8,775.51
c. Other Expenses	8,451.79	4,018.76	6,556.18	26,116.51	17,960.94
d. Depreciation	434.24	126.32	143.14	845.76	472.26
3. Profit Before Tax	26,421.50	12,562.58	12,378.63	61,068.43	39,836.48
4. Provision for Taxation	6,727.95	3,173.00	3,255.00	15,882.95	9,200.00
5. Profit After Tax	19,693.55	9,389.58	9,123.63	45,185.48	30,636.48
6. Paid up Equity Share Capital (Face value `10/- each)	12,821.87	11,684.00	11,732.08	12,821.87	11,684.00
7. Reserves excluding Revaluation Reserves				3,10,887.36	1,91,587.92
8. Earning per Share (of ` 10/- each)					
Basic	16.77	8.81	7.80	38.47	28.97
Diluted	16.69	8.72	7.74	38.30	28.67
9. Debt Equity Ratio				9.51	8.81
10. Debt Service Coverage Ratio				0.40	0.45
11. Interest Service Coverage Ratio				1.20	1.22
12. Paid up Debt Capital				31,98,677.13	19,14,861.07

PART II - SELECT INFORMATION FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

PARTICULARS	Quarter Ended			Year Ended	
	31.03.2013	31.03.2012	31.12.2012	31.03.2013	31.03.2012
A. Particulars of Shareholding					
1. Public Shareholding					
- Numbers of shares	7,94,04,206	7,56,85,528	7,60,21,992	7,94,04,206	7,56,85,528
- Percentage of Shareholding	61.93%	64.78%	64.80%	61.93%	64.78%
2. Promoter and Promoter Group Shareholding					
(a) Pledged/Encumbered					
- Numbers of shares	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					
- Numbers of shares	4,88,14,503	4,11,54,453	4,12,98,817	4,88,14,503	4,11,54,453
- Percentage of Shares (as % of total Shareholding of Promoters & Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of shares (as a % of total Share Capital of the Company)	38.07%	35.22%	35.20%	38.07%	35.22%
B. Investor Complaints	3 months ended 31.03.2013				
Pending at the beginning of the quarter	-				
Received during the quarter	14.00				
Disposed off during the quarter	14.00				
Remaining unresolved at the end of the quarter	-				



DEWAN HOUSING FINANCE CORPORATION LIMITED

NOTES: 1

Statement of Assets and Liabilities (Audited)

	As at 31.03.2013 ₹ Lacs	As at 31.03.2012 ₹ Lacs
EQUITY AND LIABILITIES		
Shareholders' Funds		
Share Capital	12,822	11,684
Reserves and Surplus	3,10,887	1,91,588
Total Shareholders' Funds	3,23,709	2,03,272
Non Current Liabilities		
Long Term Liabilities	26,56,471	16,01,860
Other Long Term Liabilities	277	-
Long Term Provisions	26,360	15,940
Total Non-Current Liabilities	26,83,108	16,17,799
Current Liabilities		
Short Term Borrowings	87,598	93,417
Trade Payables	58	4,860
Other Current Liabilities	4,81,208	2,28,458
Short Term Provisions	4,623	3,903
Total Current Liabilities	5,73,487	3,30,639
TOTAL	35,80,304	21,51,710
ASSETS		
Non-Current Assets		
Fixed Assets		
Tangible Assets	17,180	6,020
Intangible Assets	742	402
Capital Work in Progress	25,871	18,226
	43,793	24,648
Non-Current Investments	19,052	38,746
Deferred Tax Assets / (Liabilities) (net)	201	(2,133)
Long term Housing and property Loans	32,36,949	18,24,298
Other Long Term Loans and Advances	3,300	1,334
Other Non-Current Assets	27,192	28,191
Total Non-Current Assets	33,30,488	19,15,084
Current Assets		
Current Investments	8,450	7,529
Trade Receivables	5,896	5,434
Cash and Bank Balances	51,256	70,164
Short term portion of Housing and property Loans	1,53,223	1,11,240
Other Short Term Loans and Advances	28,726	40,865
Other Current Assets	2,265	1,395
Total Current Assets	2,49,816	2,36,626
TOTAL	35,80,304	21,51,710



Notes:

2. The above financial results have been reviewed & recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 7th May, 2013.
3. 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. As such there are no separate reportable segments as specified in Accounting Standard (AS-17) on "Segment Reporting", and under paragraph 29(2) of the Housing Finance Companies (NHB) Directions 2010, which need to be reported.
4. The Board of Directors have recommended Final Dividend @ 30% i.e ₹ 3.00 per share on the Equity Share of face value of ₹ 10/- each, making a total dividend of 50% i.e. ₹ 5.00 per share including interim dividend paid @ 20% ie. ₹ 2.00 per Equity share.
5. Housing Loans sanctioned during the year ended 31st March, 2013 amounted to ₹ 17,33,685 lacs as against ₹12,84,531 lacs during the previous year showing an increase of 35%. Disbursements during the year ended 31st March, 2013 amounted to ₹ 13,35,773 lacs as against ₹ 9,06,524 lacs during the previous year showing an increase of 47%.
6. As required by NHB, the Company has divested its share holding in Aadhar Housing Finance Private Limited from 50% to 14.90% during the year.
7. The Company has securitized / assigned pool of certain housing and property loans and managed servicing of such loan accounts. The balance outstanding in the pool, as at the reporting date aggregates to ₹ 221,473 lacs (₹ 173,927 lacs). These assets have been de-recognised in the books of the Company. The Company is responsible for collection and getting servicing of this loan portfolio on behalf of buyers / investors. In terms of the said securitization/assignment agreements, the Company pays to buyer/investor on monthly basis the prorata collection amount as per individual agreement terms.
8. Amalgamation
 - a. First Blue Home Finance Ltd (FBHFL) and DHFL Holding Private Limited (DHPL) (both subsidiaries of the Company) were amalgamated into the Company pursuant to the Scheme of amalgamation (Scheme) under Section 391 to 394 of the Companies Act,



1956, approved by the Board of Directors of all the three Companies and sanctioned by the Hon'ble High Court of judicature at Bombay vide its order dated 27th July'2012 and by the Hon'ble High Court of judicature at Delhi vide its order dated 4th January,2013 which were filed with the Registrar of Companies on 31st January, 2013, being the effective date of amalgamation.

- b. In consideration for the amalgamation, Company has allotted to all shareholders other than the "specified shareholders" of FBHFL whose name was appearing in the register of members, as on record date for such allotment, a total of 108,86,375 equity shares, having fair value of Rs.321.50 per Share as per paragraph 14 of AS 14.
- c. The Company has carried out the accounting treatment by adopting 'purchase method' as prescribed in the Scheme of amalgamation approved by the respective Hon'ble High Courts in terms of 'Accounting for Amalgamations' as prescribed under the Companies (Accounting Standards) Rule, 2006. Accordingly, the Assets and Liabilities of the subsidiary/ amalgamating Companies were amalgamated with the Company at their respective fair value.

9. During the Year, the Company has issued and allotted: -

- a. Pursuant to the scheme of amalgamation, as approved by the respective Hon'ble High Courts, the Committee of the Board of Directors at its meeting held on Wednesday, 20th March, 2013, allotted 1,08,86,375 equity shares of ₹ 10/- each to the eligible members of FBHFL in the share exchange ratio of 10 (Ten) equity share of ₹ 10/- each of DHFL for every 97 equity share of ₹ 10/- each held in FBHFL.
- b. Pursuant to exercise of stock options by eligible employees :
 - a. 256,094 Equity Shares of ₹ 10/- each to its employees, at a price of ₹ 53.65 per Equity Share (including a premium of ₹ 43.65 per Equity Share) under ESOS 2008, and
 - b. 236,259 Equity Shares of ₹ 10/- each to its employees, at a price of ₹ 141/- per Equity Share (including a premium of ₹ 131/- per Equity Share) under ESOS 2009.



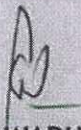
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10. The Company has paid dividend of ₹ 8 lacs and ₹ 1 lacs as tax on the distribution of dividend to new shareholders on account of Final Dividend for the year 2011-12 as required under the Listing Agreement as those shares were allotted prior to record date for the dividend payment and after the date of earlier year balance sheet.
11. Other operational treasury income includes Income from mutual fund / Financial derivatives operation of ₹ 5,096 lacs (₹ 1820 lacs), Profit on sale of investments ₹ 1,031 lacs (₹ 3,114 lacs), Dividend Income ₹ 130 lacs (₹ 2,088 lacs) and Income from Commodity derivatives ₹ 179 lacs (₹ NIL).
12. Other Income includes Rent Income ₹ 100 lacs (₹ 104 lacs) and Miscellaneous Income ₹ 152 lacs (₹ 88 lacs).
13. The Earning per share has been computed in accordance with the Accounting Standard on Earning Per Share (AS 20).
14. Provision for Tax includes provision for Deferred Tax liability of ₹ 365 lacs (₹ 585 lacs) for the year ended 31st March, 2013, in accordance with the requirements of Accounting Standard on taxes on income (AS-22).
15. Figures for the previous year/Quarters have been regrouped, rearranged and reclassified wherever necessary. Since the figures of previous year/Quarters do not include the financials of the amalgamating companies, the figures are not comparable with those of the current year/Quarter.

For DEWAN HOUSING FINANCE CORPORATION LIMITED

Place: Mumbai
Date : 07/05/2013




KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR





LAHOTI NAVNEET & CO.

Chartered Accountants

A101Ganga, Vasant Sagar, Thakur Village, Kandivali (E), Mumbai 400101.
Email: hnicapitals@gmail.com Phone 022-28850238 / 09324236755.

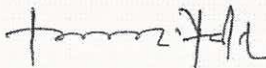
Ref: DHFL/ACR/2013-14/1

This is to certify that **Dewan Housing Finance Corporation Limited** having office at HDIL tower, 6th Floor, Anant Kanekar Marg, Bandra (East), Mumbai is having Assets Coverage Ratio (ACR) as on 31st March 2013 which is given as below:

Asset Coverage Ratio as on 31st March 2013	
Assets	Amount Rs. In Crores
Fixed Asset	437.93
Investments	275.02
Housing & Other Loans	33901.72
Net Current Assets	678.82
Total (A)	35293.49
Liabilities	
Secured Loans	
National Housing Bank	2181.29
Banks	22610.73
Financial Institutions	30.16
Non Convertible Debentures	3463.99
Total (B)	28286.39
Asset Coverage Ratio (A/B)	1.25

This certificate is issued on the basis of information and explanations provided by the management. This certificate is issued on the specific request of the Company without any financial liability on our part.

For Lahoti Navneet & Co.
Chartered Accountants


CA Navneet Lahoti
Partner
M.N. 100529



Date: 29.05.2013
Place: Mumbai



Annexure - A

Dewan Housing Finance Corporation Limited

Details of listed NCDs as on 31.03.2013

Series & Tranche	Date of Allotment	Date of listing	No. of NCDs	Face value (Rs. in lakh.)	Amt. of Issue	Amt. of Balance	Latest Credit Rating
					(Rs. in lakh.)	(Rs. in lakh.)	
Series 3	18.03.2002	29.04.2004	100	10	1000	333.31	"CARE AA+" on 2nd May, 2011
Series 3	12/10/2006	08/03.2007	570	10	5700	5700	CARE , of Rs. 200 cr. Dt. 28.08.06
Series 4 Tranch 3	17.05.2007	21.09.2007	820	10	8200	500	CARE , of Rs. 200 cr. Dt. 28.08.06
Series 5 Tranch 2	28.03.2008	14.05.2008	50	10	1700	500	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 4	16.06.2008	21.08.2008	450	10	4500	4500	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 5	16.06.2008	21.08.2008	100	10	1000	1000	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 6	09.07.2008	21.08.2008	500	10	5000	5000	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 9	15.09.2009	05.10.2009	1000	10	10000	10000	'CARE AA+', of Rs.500 cr. dt 01/07/2009
Series 5 Tranch 10	15.09.2009	05.10.2009	1250	10	12500	12500	'CARE AA+', of Rs.500 cr. dt 01/07/2009
Series 6	02.06.2010	02.09.2010	32000	1	32000	12800	Care AA+ dt.07.05.2010 of Rs. 1000 and AAA by Brickwork of Rs. 1000 dt. 22.05.2009
Series 7 Tranch 1	22.10.2010	28.01.2011	2650	10	26500	26500	Care AA+ dt.07.05.2010 of Rs. 1000 and AAA by Brickwork of Rs. 1000 dt. 09.06.2010
Series 6 & 7 Tranch 2	29.07.2011	27.09.2011	16500	1	16500	16500	"CARE AA+" on 13th July 2011 & "BWR AAA" on 12th July 2011
Series 6 & 7 Tranch 3	12.08.2011	27.09.2011	8520	1	8520	8520	"CARE AA+" on 13th July 2011 & "BWR AAA" on 12th July 2011
Series 8	22.09.2011	18.01.2012	48000	1	48000	48000	"CARE AA+" on 2nd May, 2011
Series 10 Tranch 1 & 2	29.06.2012	30.08.2012	1000	10	10000	10000	"CARE AA+" on 22.05.2012 & "BWR AAA" on 08.06.2012.
Series 09 Tranch 3 & 4	27.08.2012	17.10.2012	1000	10	10000	10000	BWR AAA" from Brickworks dated June 8, 2012 and CARE AA+ from CARE dated May 22, 2012
Series 10 Tranch 1	12.09.2012	Unlisted	3500	10	35000	35000	"CARE AA+" on 27.07.2012
Series 10 Tranch 02	21.09.2012	16.10.2012	750	10	7500	5000	"CARE AA+" on 27.07.2012
Series 9 Tranch 5	28.09.2012	09.11.2012	100	10	1000	1000	BWR AAA" from Brickworks dated June 8, 2012
Series 10 Tranch 03	05.12.2012	19.12.2012	3450	10	34500	34500	'CARE AA+' (pronounced as CARE Double A Plus) by CARE dated 29th November, 2012
Sereis 9 Tranch 6	12.12.2012	21.12.2012	2400	10	24000	24000	'CARE AA+' (pronounced as CARE Double A Plus) dated 29th November, 2012
Series 9 Tranch 7	21.01.2013	06.02.2013	500	10	5000	5000	"BWR AAA" from Brickworks dated January 09,2013 & "CARE AA+" from CARE dated January 07, 2013
Series 9 Tranch 8	15.02.2013	13.03.2013	260	10	2600	2600	"BWR AAA" from Brickworks dated January 09,2013 & "CARE AA+" from CARE dated January 07, 2013
					Total	279453.31	



Annexure - B**Dewan Housing Finance Corporation Limited****Details of redemption & payment of interest during last half year ending 31.03.2013 - Secured NCD**

Sr. No	Name of Debenture Holder	Due date of Payment	Amount		Actual date of payment
			Principal	Interest	
OCT 2012 to DEC 2012					
1	Icici Bank Ltd	1-Dec-12	81,00,00,000	4,32,24,041	1-Dec-12
2	Idbi Bank Ltd	1-Dec-12	6,00,00,000	32,01,781	1-Dec-12
3	Allahabad Bank	1-Dec-12	3,00,00,000	16,00,890	1-Dec-12
4	Vijaya Bank	1-Dec-12	3,00,00,000	16,00,890	1-Dec-12
5	Bank Of Maharashtra	1-Dec-12	3,00,00,000	16,00,890	1-Dec-12
	Sub Total (A)		96,00,00,000	5,12,28,492	
JAN 2013 to MAR 2013					
1	General Insurance Corporation Of India	18-Mar-13	66,66,667	22,64,118	18-Mar-13
2	General Insurance Corporation Of India	28-Mar-13	5,00,00,000	24,13,973	28-Mar-13
3	Central Bank Of India	31-Mar-13		23,43,562	31-Mar-13
4	State Bank Of Hyderabad	31-Mar-13		9,37,425	31-Mar-13
5	Syndicate Bank	31-Mar-13		1,17,17,808	31-Mar-13
6	Oriental Bank Of Commerce	31-Mar-13		46,87,123	31-Mar-13
7	General Insurance Corporation Of India	31-Mar-13		23,43,562	31-Mar-13
8	United India Insurance Co. Ltd.	31-Mar-13		47,36,986	31-Mar-13
9	General Insurance Corporation Of India	31-Mar-13		24,27,534	31-Mar-13
10	Central Bank Of India	28-Mar-13	2,00,00,000	9,65,589	28-Mar-13
11	United India Insurance (Prev.A.K.Capital)	31-Mar-13		24,80,685	31-Mar-13
12	Corporation Bank(Prev.Central Bank Of India)	31-Mar-13		25,43,014	31-Mar-13
13	Oriental Bank Of Commerce	31-Mar-13		50,86,027	31-Mar-13
14	Bank Of India	31-Mar-13		1,01,72,055	31-Mar-13
15	Uco Bank	31-Mar-13		50,86,027	31-Mar-13
16	United India Insurance (Prev.A.K.Capital)	31-Mar-13		51,10,959	31-Mar-13
17	Life Insurance Corporation Of India	31-Mar-13		5,40,00,000	31-Mar-13
18	Life Insurance Corporation Of India	31-Mar-13		10,05,00,000	31-Mar-13
19	Life Insurance Corporation Of India	31-Mar-13		4,78,50,000	31-Mar-13
20	Life Insurance Corporation Of India	31-Mar-13		4,78,50,000	31-Mar-13



Sr. No	Name of Debenture Holder	Due date of Payment	Amount		Actual date of payment
			Principal	Interest	
21	Federal Bank Of India	31-Mar-13		2,39,25,000	31-Mar-13
22	Icici Bank Ltd	2-Mar-13	81,00,00,000	5,91,02,260	2-Mar-13
23	Idbi Bank Ltd	2-Mar-13	6,00,00,000	43,77,945	2-Mar-13
24	Allahabad Bank	2-Mar-13	3,00,00,000	21,88,973	2-Mar-13
25	Vijaya Bank	2-Mar-13	3,00,00,000	21,88,973	2-Mar-13
26	Bank Of Maharashtra	2-Mar-13	3,00,00,000	21,88,973	2-Mar-13
27	Icici Bank Ltd	31-Mar-13		8,58,60,000	31-Mar-13
28	Idbi Bank Ltd	31-Mar-13		63,60,000	31-Mar-13
29	Allahabad Bank	31-Mar-13		31,80,000	31-Mar-13
30	Vijaya Bank	31-Mar-13		31,80,000	31-Mar-13
31	Bank Of Maharashtra	31-Mar-13		31,80,000	31-Mar-13
32	Life Insurance Corporation Of India	31-Mar-13		12,09,17,808	31-Mar-13
33	General Insurance Corporation Of India	31-Mar-13		72,55,068	31-Mar-13
34	Nabard	31-Mar-13		3,85,00,000	31-Mar-13
35	Indian Overseas Bank	31-Mar-13		3,30,00,000	31-Mar-13
36	Union Bank Of India	31-Mar-13		2,75,00,000	31-Mar-13
37	Central Bank Of India - Pf	31-Mar-13		1,10,00,000	31-Mar-13
38	United India Insurance Co. Ltd -Epf	31-Mar-13		1,10,00,000	31-Mar-13
39	United India Insurance Co. Ltd - Gratuity Fund	31-Mar-13		1,10,00,000	31-Mar-13
40	Vijaya Bank	31-Mar-13		1,10,00,000	31-Mar-13
41	United India Insurance Co. Ltd - Pension Fund	31-Mar-13		1,10,00,000	31-Mar-13
42	Asprt	31-Mar-13		55,00,000	31-Mar-13
43	Nps Trust A/C Lic Pension Fund Scheme Cntl Govt	31-Mar-13		77,00,000	31-Mar-13
44	Nps Trust A/C Lic Pension Fund Scheme State Govt	31-Mar-13		33,00,000	31-Mar-13
45	Canara Bank Pf	31-Mar-13		55,00,000	31-Mar-13
46	Canara Bank Emp Gratuity	31-Mar-13		55,75,000	31-Mar-13
47	Oriental Bank Of Commerce	31-Mar-13		2,75,00,000	31-Mar-13
48	Indian Navy	31-Mar-13		2,20,000	31-Mar-13
49	Uco Bank	31-Mar-13		2,75,00,000	31-Mar-13
50	Nps Trust A/C Lic Pension Fund Scheme Central Govt	31-Mar-13		1,10,00,000	31-Mar-13
51	Electrosteel Castings Ltd.	31-Mar-13		2,75,00,000	31-Mar-13
52	Life Insurance Corporation Of India	31-Mar-13		51,12,00,000	31-Mar-13
53	Dombivali Nagrik Sahakari Bank	31-Mar-13		41,21,096	31-Mar-13




Sr. No	Name of Debenture Holder	Due date of Payment	Amount		Actual date of payment
			Principal	Interest	
54	Board Trustees Hindustan Steel , Bhilai	31-Mar-13		82,42,192	31-Mar-13
55	A K Capital Services Limited	31-Mar-13		8,31,780	31-Mar-13
56	A K Capital Services Limited	31-Mar-13		1,23,63,288	31-Mar-13
57	Dena Bank Employees Pension Fund	31-Mar-13		45,74,795	31-Mar-13
58	Bharat Fritz Werner	31-Mar-13		5,82,247	31-Mar-13
59	Canara Bank	31-Mar-13		1,24,76,712	31-Mar-13
60	Nps Trustees A/C Lic Pension	31-Mar-13		83,17,809	31-Mar-13
61	Nps Trustees A/C Lic Pension	31-Mar-13		74,86,028	31-Mar-13
62	Nps Trustees A/C Lic Pension	31-Mar-13		8,31,781	31-Mar-13
63	A K Capital Services Limited	31-Mar-13		2,07,94,521	31-Mar-13
64	A K Capital Services Limited	31-Mar-13		18,29,917	31-Mar-13
65	Jacobs H & G Pvt. Ltd.	31-Mar-13		4,99,068	31-Mar-13
66	Templeton India Income Opportunities Fund	31-Mar-13		1,81,72,603	31-Mar-13
67	Templeton India Corporate Bond Opportunities	31-Mar-13		6,96,61,644	31-Mar-13
68	Templeton India Corporate Bond Opportunities	31-Mar-13		12,41,79,452	31-Mar-13
69	Syndicate Bank	31-Mar-13		1,63,49,315	31-Mar-13
70	South Indian Bank	31-Mar-13		65,39,726	31-Mar-13
71	Oriental Bank Of Commerce	31-Mar-13		98,09,589	31-Mar-13
72	Jammu And Kashmir Bank Ltd	31-Mar-13		65,39,726	31-Mar-13
73	Dns Bank	31-Mar-13		32,69,863	31-Mar-13
74	N P S Trust Acct L I C Pension Fund Scheme	31-Mar-13		95,45,622	31-Mar-13
75	N P S Trust Acct L I C Pension Fund Scheme	31-Mar-13		66,28,904	31-Mar-13
76	N P S Trust Acct L I C Pension Fund Scheme	31-Mar-13		3,97,734	31-Mar-13
77	A K Capital Services Limited	31-Mar-13		65,39,726	31-Mar-13
78	Cholamandalam Ms Gen Insurance	31-Mar-13		55,75,342	31-Mar-13
79	Deutsche Bank Ag	21-Mar-13	25,00,00,000	1,25,83,219	21-Mar-13
80	Sundaram Mutual Fund	31-Mar-13		2,66,95,890	31-Mar-13
81	Life Insurance Corporation of India	31-Mar-13		7,70,30,137	31-Mar-13
82	Peerless Mutual Fund	31-Mar-13		1,01,64,384	31-Mar-13
80	A K Capital Finance Pvt Ltd	31-Mar-13		6,53,425	31-Mar-13
	Sub Total (b)		1,28,66,66,667	1,91,92,03,982	
	Total (A + B)		2,24,66,66,667	1,97,04,32,474	



Annexure – A

Dewan Housing Finance Corporation Limited

Details of listed NCDs as on 31.03.2013

Series & Tranche	Date of Allotment	Date of listing	No. of NCDs	Face value (Rs. in lakh.)	Amt. of Issue	Amt. of Balance	Latest Credit Rating
					(Rs. in lakh.)	(Rs. in lakh.)	
Series 3	18.03.2002	29.04.2004	100	10	1000	399.97	"CARE AA+" on 2nd May, 2011
Series 3	12/10/2006	08/03.2007	570	10	5700	5700	CARE , of Rs. 200 cr. Dt. 28.08.06
Series 4 Tranch 3	17.05.2007	21.09.2007	820	10	8200	500	CARE , of Rs. 200 cr. Dt. 28.08.06
Series 5 Tranch 2	28.03.2008	14.05.2008	50	10	1700	500	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 4	16.06.2008	21.08.2008	450	10	4500	4500	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 5	16.06.2008	21.08.2008	100	10	1000	1000	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 6	09.07.2008	21.08.2008	500	10	5000	5000	'CARE AA+', of Rs.300 cr. dt 04.03.2008
Series 5 Tranch 9	15.09.2009	05.10.2009	1000	10	10000	10000	'CARE AA+', of Rs.500 cr. dt 01/07/2009
Series 5 Tranch 10	15.09.2009	05.10.2009	1250	10	12500	12500	'CARE AA+', of Rs.500 cr. dt 01/07/2009
Series 6	02.06.2010	02.09.2010	32000	1	32000	12800	Care AA+ dt.07.05.2010 of Rs. 1000 and AAA by Brickwork of Rs. 1000 dt. 22.05.2009
Series 7 Tranch 1	22.10.2010	28.01.2011	2650	10	26500	26500	Care AA+ dt.07.05.2010 of Rs. 1000 and AAA by Brickwork of Rs. 1000 dt. 09.06.2010
Series 6 & 7 Tranch 2	29.07.2011	27.09.2011	16500	1	16500	16500	"CARE AA+" on 13th July 2011 & "BWR AAA" on 12th July 2011
Series 6 & 7 Tranch 3	12.08.2011	27.09.2011	8520	1	8520	8520	"CARE AA+" on 13th July 2011 & "BWR AAA" on 12th July 2011
Series 8	22.09.2011	18.01.2012	48000	1	48000	48000	"CARE AA+" on 2nd May, 2011
Series 10 Tranch 1 & 2	29.06.2012	30.08.2012	1000	10	10000	10000	"CARE AA+" on 22.05.2012 & "BWR AAA" on 08.06.2012.
Series 09 Tranch 3 & 4	27.08.2012	17.10.2012	1000	10	10000	10000	BWR AAA" from Brickworks dated June 8, 2012 and CARE AA+ from CARE dated May 22, 2012
Series 10 Tranch 1	12.09.2012	Unlisted	3500	10	35000	35000	"CARE AA+" on 27.07.2012
Series 10 Tranch 02	21.09.2012	16.10.2012	750	10	7500	5000	"CARE AA+" on 27.07.2012
Series 9 Tranch 5	28.09.2012	09.11.2012	100	10	1000	1000	BWR AAA" from Brickworks dated June 8, 2012
Series 10 Tranch 03	05.12.2012	19.12.2012	3450	10	34500	34500	'CARE AA+' (pronounced as CARE Double A Plus) by CARE dated 29th November, 2012
Sereis 9 Tranch 6	12.12.2012	21.12.2012	2400	10	24000	24000	'CARE AA+' (pronounced as CARE Double A Plus) dated 29th November, 2012
Series 9 Tranch 7	21.01.2013	06.02.2013	500	10	5000	5000	"BWR AAA" from Brickworks dated January 09, 2013 & "CARE AA+" from CARE dated January 07, 2013
Series 9 Tranch 8	15.02.2013	13.03.2013	260	10	2600	2600	"BWR AAA" from Brickworks dated January 09, 2013 & "CARE AA+" from CARE dated January 07, 2013
					Total	279519.97	

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Annexure - C

Dewan Housing Finance Corporation Limited

Annexure - C				
Details of redemption & Payment of interest during Next half year ended on 31.03.2013.				
Sr. No.	Particulars	Due date of Payment	Amount	
			Principal	Interest
00000312	Allahabad Bank	2-Jun-13	4,00,00,000	5,40,164
00000234	Bank of India	16-Jun-13	20,00,00,000	42,47,671
00000310	Bank of Maharashtra	2-Jun-13	4,00,00,000	5,31,452
00000231	Central Bank of India	16-Jun-13	5,00,00,000	10,61,918
00000148	Central Bank of India	30-Sep-13		23,69,315
00000139	GIC	30-Sep-13		26,44,726
00000152	GIC	30-Sep-13		23,56,438
00000167	GIC	30-Sep-13		17,53,881
00000222	GIC	30-Sep-13		24,94,315
00000327	GIC	30-Sep-13		72,94,931
00000314	Icici Bank Ltd	2-Jun-13	1,00,00,00,000	1,32,86,301
00000315	Icici Bank Ltd	2-Jun-13	8,00,00,000	10,62,904
00000313	IDBI	2-Jun-13	8,00,00,000	10,62,904
00000236	LIC	9-Jul-13	50,00,00,000	1,46,46,575
00000326	LIC	30-Sep-13		12,15,82,192
00000232	Oriental Bank of Commerce	16-Jun-13	10,00,00,000	21,23,836
00000151	Oriental Bank of Commerce	30-Sep-13		47,12,877
00000149	State Bank of Hyderabad	30-Sep-13		9,42,575
00000150	Syndicate Bank	30-Sep-13		1,17,82,192
00000233	UCO Bank	16-Jun-13	10,00,00,000	21,23,836
00000154	United India Insurance Company Ltd.	30-Sep-13		47,63,014
00000235	United India Insurance Company Ltd.	30-Sep-13		51,39,041
00000311	Vijaya Bank	2-Jun-13	4,00,00,000	5,31,452
			2,23,00,00,000	20,90,54,511



DEWAN HOUSING FINANCE CORPORATION LTD.

Regd. Office : Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai - 400 001


AUDITED FINANCIAL RESULTS
PART I - STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

(Rs in lacs)

PARTICULARS	Quarter Ended			Year Ended (Audited)	
	31.03.2013	31.03.2012	31.12.2012	31.03.2013	31.03.2012
1. (a) Revenue from Operations	1,72,728.17	72,048.26	84,017.57	4,12,263.75	2,46,776.32
(b) Other Income	1,566.55	63.21	46.67	1,772.24	191.52
TOTAL INCOME	1,74,294.72	72,111.47	84,064.24	4,14,035.99	2,46,967.84
2. EXPENDITURE	1,47,873.22	59,548.89	71,685.61	3,52,967.56	2,07,131.36
a. Interest Expenses	1,33,374.23	52,349.76	62,019.06	3,11,936.49	1,79,922.65
b. Staff Expenses	5,612.96	3,054.05	2,967.23	14,068.80	8,775.51
c. Other Expenses	8,451.79	4,018.76	6,556.18	26,116.51	17,960.94
d. Depreciation	434.24	126.32	143.14	845.76	472.26
3. Profit Before Tax	26,421.50	12,562.58	12,378.63	61,068.43	39,836.48
4. Provision for Taxation	6,727.95	3,173.00	3,255.00	15,882.95	9,200.00
5. Profit After Tax	19,693.55	9,389.58	9,123.63	45,185.48	30,636.48
6. Paid up Equity Share Capital (Face value `10/- each)	12,821.87	11,684.00	11,732.08	12,821.87	11,684.00
7. Reserves excluding Revaluation Reserves				3,10,887.36	1,91,587.92
8. Earning per Share (of ` 10/- each)					
Basic	16.77	8.81	7.80	38.47	28.97
Diluted	16.69	8.72	7.74	38.30	28.67
9. Debt Equity Ratio				9.51	8.81
10. Debt Service Coverage Ratio				0.40	0.45
11. Interest Service Coverage Ratio				1.20	1.22
12. Paid up Debt Capital				31,98,677.13	19,14,861.07

PART II - SELECT INFORMATION FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

PARTICULARS	Quarter Ended			Year Ended	
	31.03.2013	31.03.2012	31.12.2012	31.03.2013	31.03.2012
A. Particulars of Shareholding					
1. Public Shareholding					
- Numbers of shares	7,94,04,206	7,56,85,528	7,60,21,992	7,94,04,206	7,56,85,528
- Percentage of Shareholding	61.93%	64.78%	64.80%	61.93%	64.78%
2. Promoter and Promoter Group Shareholding					
(a) Pledged/Encumbered					
- Numbers of shares	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					
- Numbers of shares	4,88,14,503	4,11,54,453	4,12,98,817	4,88,14,503	4,11,54,453
- Percentage of Shares (as % of total Shareholding of Promoters & Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of shares (as a % of total Share Capital of the Company)	38.07%	35.22%	35.20%	38.07%	35.22%

B. Investor Complaints

 3 months ended
31.03.2013

Pending at the beginning of the quarter	-
Received during the quarter	14.00
Disposed off during the quarter	14.00
Remaining unresolved at the end of the quarter	-



DEWAN HOUSING FINANCE CORPORATION LIMITED

NOTES: 1

Statement of Assets and Liabilities (Audited)

	As at 31.03.2013 ₹ Lacs	As at 31.03.2012 ₹ Lacs
EQUITY AND LIABILITIES		
Shareholders' Funds		
Share Capital	12,822	11,684
Reserves and Surplus	3,10,887	1,91,588
<i>Total Shareholders' Funds</i>	<u>3,23,709</u>	<u>2,03,272</u>
Non Current Liabilities		
Long Term Liabilities	26,56,471	16,01,860
Other Long Term Liabilities	277	-
Long Term Provisions	26,360	15,940
<i>Total Non-Current Liabilities</i>	<u>26,83,108</u>	<u>16,17,799</u>
Current Liabilities		
Short Term Borrowings	87,598	93,417
Trade Payables	58	4,860
Other Current Liabilities	4,81,208	2,28,458
Short Term Provisions	4,623	3,903
<i>Total Current Liabilities</i>	<u>5,73,487</u>	<u>3,30,639</u>
TOTAL	<u><u>35,80,304</u></u>	<u><u>21,51,710</u></u>
ASSETS		
Non-Current Assets		
Fixed Assets		
Tangible Assets	17,180	6,020
Intangible Assets	742	402
Capital Work in Progress	25,871	18,226
	<u>43,793</u>	<u>24,648</u>
Non-Current Investments	19,052	38,746
Deferred Tax Assets / (Liabilities) (net)	201	(2,133)
Long term Housing and property Loans	32,36,949	18,24,298
Other Long Term Loans and Advances	3,300	1,334
Other Non-Current Assets	27,192	28,191
<i>Total Non-Current Assets</i>	<u>33,30,488</u>	<u>19,15,084</u>
Current Assets		
Current Investments	8,450	7,529
Trade Receivables	5,896	5,434
Cash and Bank Balances	51,256	70,164
Short term portion of Housing and property Loans	1,53,223	1,11,240
Other Short Term Loans and Advances	28,726	40,865
Other Current Assets	2,265	1,395
<i>Total Current Assets</i>	<u>2,49,816</u>	<u>2,36,626</u>
TOTAL	<u><u>35,80,304</u></u>	<u><u>21,51,710</u></u>



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Notes:

2. The above financial results have been reviewed & recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 7th May, 2013.
3. 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. As such there are no separate reportable segments as specified in Accounting Standard (AS-17) on "Segment Reporting", and under paragraph 29(2) of the Housing Finance Companies (NHB) Directions 2010, which need to be reported.
4. The Board of Directors have recommended Final Dividend @ 30% i.e ₹ 3.00 per share on the Equity Share of face value of ₹ 10/- each, making a total dividend of 50% i.e. ₹ 5.00 per share including interim dividend paid @ 20% ie. ₹ 2.00 per Equity share.
5. Housing Loans sanctioned during the year ended 31st March, 2013 amounted to ₹ 17,33,685 lacs as against ₹12,84,531 lacs during the previous year showing an increase of 35%. Disbursements during the year ended 31st March, 2013 amounted to ₹ 13,35,773 lacs as against ₹ 9,06,524 lacs during the previous year showing an increase of 47%.
6. As required by NHB, the Company has divested its share holding in Aadhar Housing Finance Private Limited from 50% to 14.90% during the year.
7. The Company has securitized / assigned pool of certain housing and property loans and managed servicing of such loan accounts. The balance outstanding in the pool, as at the reporting date aggregates to ₹ 221,473 lacs (₹ 173,927 lacs). These assets have been de-recognised in the books of the Company. The Company is responsible for collection and getting servicing of this loan portfolio on behalf of buyers / investors. In terms of the said securitization/assignment agreements, the Company pays to buyer/investor on monthly basis the prorata collection amount as per individual agreement terms.
8. Amalgamation
 - a. First Blue Home Finance Ltd (FBHFL) and DHFL Holding Private Limited (DHPL) (both subsidiaries of the Company) were amalgamated into the Company pursuant to the Scheme of amalgamation (Scheme) under Section 391 to 394 of the Companies Act,



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1956, approved by the Board of Directors of all the three Companies and sanctioned by the Hon'ble High Court of judicature at Bombay vide its order dated 27th July'2012 and by the Hon'ble High Court of judicature at Delhi vide its order dated 4th January,2013 which were filed with the Registrar of Companies on 31st January, 2013, being the effective date of amalgamation.

- b. In consideration for the amalgamation, Company has allotted to all shareholders other than the "specified shareholders" of FBHFL whose name was appearing in the register of members, as on record date for such allotment, a total of 108,86,375 equity shares, having fair value of Rs.321.50 per Share as per paragraph 14 of AS 14.
- c. The Company has carried out the accounting treatment by adopting 'purchase method' as prescribed in the Scheme of amalgamation approved by the respective Hon'ble High Courts in terms of 'Accounting for Amalgamations' as prescribed under the Companies (Accounting Standards) Rule, 2006. Accordingly, the Assets and Liabilities of the subsidiary/ amalgamating Companies were amalgamated with the Company at their respective fair value.

9. During the Year, the Company has issued and allotted: -

- a. Pursuant to the scheme of amalgamation, as approved by the respective Hon'ble High Courts, the Committee of the Board of Directors at its meeting held on Wednesday, 20th March, 2013, allotted 1,08,86,375 equity shares of ₹ 10/- each to the eligible members of FBHFL in the share exchange ratio of 10 (Ten) equity share of ₹ 10/- each of DHFL for every 97 equity share of ₹ 10/- each held in FBHFL.
- b. Pursuant to exercise of stock options by eligible employees :
 - a. 256,094 Equity Shares of ₹ 10/- each to its employees, at a price of ₹ 53.65 per Equity Share (including a premium of ₹ 43.65 per Equity Share) under ESOS 2008, and
 - b. 236,259 Equity Shares of ₹ 10/- each to its employees, at a price of ₹ 141/- per Equity Share (including a premium of ₹ 131/- per Equity Share) under ESOS 2009.



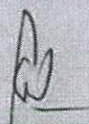
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10. The Company has paid dividend of ₹ 8 lacs and ₹ 1 lacs as tax on the distribution of dividend to new shareholders on account of Final Dividend for the year 2011-12 as required under the Listing Agreement as those shares were allotted prior to record date for the dividend payment and after the date of earlier year balance sheet.
11. Other operational treasury income includes Income from mutual fund / Financial derivatives operation of ₹ 5,096 lacs (₹ 1820 lacs), Profit on sale of investments ₹ 1,031 lacs (₹ 3,114 lacs), Dividend Income ₹ 130 lacs (₹ 2,088 lacs) and Income from Commodity derivatives ₹ 179 lacs (₹ NIL).
12. Other Income includes Rent Income ₹ 100 lacs (₹ 104 lacs) and Miscellaneous Income ₹ 152 lacs (₹ 88 lacs).
13. The Earning per share has been computed in accordance with the Accounting Standard on Earning Per Share (AS 20).
14. Provision for Tax includes provision for Deferred Tax liability of ₹ 365 lacs (₹ 585 lacs) for the year ended 31st March, 2013, in accordance with the requirements of Accounting Standard on taxes on income (AS-22).
15. Figures for the previous year/Quarters have been regrouped, rearranged and reclassified wherever necessary. Since the figures of previous year/Quarters do not include the financials of the amalgamating companies, the figures are not comparable with those of the current year/Quarter.

For DEWAN HOUSING FINANCE CORPORATION LIMITED

Place: Mumbai
Date : 07/05/2013




KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR

