

DEWAN HOUSING FINANCE CORPORATION LTD.

Corporate Identification Number (CIN) - L65910MH1984PLC032639

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

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Corporate Office : TCG Financial Centre, 10th Floor, Bandra Kurla Complex, Bandra (East), Mumbai - 400098,

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AUDITED FINANCIAL RESULTS
PART I - STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2016

(₹ in Lacs)

PARTICULARS	Standalone					Consolidated	
	Quarter Ended (Reviewed)			Year Ended (Audited)		Year Ended (Audited)	
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
1. (a) Income from Operations	196,449	188,437	158,081	731,183	597,896	732,350	597,896
(b) Premium from Insurance Business	-	-	-	-	-	46,010	36,755
(c) Other Operating Income from Insurance Business	-	-	-	-	-	6,800	7,310
TOTAL INCOME FROM OPERATION	196,449	188,437	158,081	731,183	597,896	785,160	641,961
2. EXPENDITURE	168,353	160,488	133,140	621,455	503,860	673,575	545,637
(a) Interest & Finance Expenses	147,856	141,971	117,538	549,003	445,960	549,195	446,024
(b) Employee Benefit Expenses	6,146	5,628	5,488	22,764	19,633	32,355	25,868
(c) Other Expenses	13,847	12,205	9,641	47,258	35,716	55,616	42,146
(d) Cost of Insurance Business	-	-	-	-	-	11,812	7,030
(e) Change in Policy Reserves	-	-	-	-	-	21,613	21,862
(f) Depreciation	505	683	473	2,430	2,552	2,984	2,707
3. Profit from Operations before Other Income	28,096	27,949	24,941	109,729	94,036	111,586	96,324
4. Other Income	208	96	167	489	268	505	272
5. Profit Before Tax	28,304	28,045	25,108	110,218	94,304	112,091	96,596
6. Tax Expenses	9,338	9,455	8,880	37,297	32,175	37,675	32,470
7. Profit for the period / year	18,966	18,590	16,228	72,920	62,129	74,416	64,126
8. Net share of profit from Associates	-	-	-	-	-	515	120
9. Net Profit After Tax	18,966	18,590	16,228	72,920	62,129	74,930	64,247
10. Paid up Equity Share Capital (Face value ₹10/- each)	29,180	29,177	14,568	29,180	14,568	29,180	14,568
11. Reserves excluding Revaluation Reserves as at 31st March				460,020	449,010	497,299	483,575
12. Earning Per Share (of ₹ 10/- each)							
Basic	7.32	6.37	# 6.37	25.00	# 23.88	25.69	# 24.72
Diluted	7.25	6.31	# 6.31	23.10	# 23.72	23.73	# 24.4
13. Debt Equity Ratio				11.94	10.33	11.13	9.62
14. Debt Service Coverage Ratio				0.21	0.28	0.20	0.28
15. Interest Service Coverage Ratio				1.20	1.21	1.20	1.22
16. Paid up Debt Capital				6,110,375	4,892,098	6,110,366	4,892,074

The Earnings Per Share (EPS) for the earlier period have been recalculated based on enlarged capital post bonus issue.

PART II - SELECT INFORMATION FOR THE QUARTER & YEAR ENDED MARCH 31, 2016

PARTICULARS	Quarter Ended (Reviewed)			Year Ended (Audited)	
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015
A. Particulars of Shareholding					
1. Public Shareholding					
- Number of Shares	189,978,344	189,947,416	94,766,920	189,978,344	94,766,920
- Percentage of Shareholding	65.11%	65.10%	65.05%	65.11%	65.05%
2. Promoter and Promoter Group Shareholding					
(a) Pledged/Encumbered					
- Number 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					
- Number of Shares	101,819,644	101,819,644	50,909,822	101,819,644	50,909,822
- 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)	34.89%	34.90%	34.95%	34.89%	34.95%
B. Investor Complaints	3 months ended 31.03.2016				
Pending at the beginning of the quarter	-				
Received during the quarter	15				
Disposed off during the quarter	15				
Remaining unresolved at the end of the quarter	-				

Note 1: Statement of Assets and Liabilities (Audited)

(₹ in Lacs)

	STANDALONE		CONSOLIDATED	
	As at		As at	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
EQUITY AND LIABILITIES				
Shareholders' Funds				
Share Capital	29,180	14,568	29,180	14,568
Reserves and Surplus	460,020	449,010	497,299	483,575
Money Received Against Share Warrants	12,500	-	12,500	-
Total Shareholders' Funds	501,700	463,578	538,979	498,143
Non Current Liabilities				
Long Term Borrowings	4,511,947	3,687,198	4,511,947	3,687,198
Long-term policy liabilities (Policyholders' Fund)	-	-	712	596
Deferred Tax Liabilities (Net)	9,149	6,579	6,074	3,128
Other Long Term Liabilities	-	144	61	447
Long Term Provisions	58,302	43,015	58,490	43,015
Total Non-Current Liabilities	4,579,398	3,736,936	4,577,284	3,734,384
Current Liabilities				
Short Term Borrowings	643,660	363,694	643,660	363,694
Short-term policy liabilities (Policyholders' Fund)	-	-	63,122	41,624
Trade Payables	399	747	3,302	917
Other Current Liabilities	1,053,025	892,949	1,090,788	900,313
Short Term Provisions	7,131	3,577	7,321	3,838
Total Current Liabilities	1,704,215	1,260,967	1,808,193	1,310,386
TOTAL EQUITY AND LIABILITIES	6,785,313	5,461,481	6,924,456	5,542,913
ASSETS				
Non-Current Assets				
Fixed Assets				
Tangible Assets	19,802	18,388	20,591	18,617
Intangible Assets	369	457	30,198	489
Capital Work in Progress	54,615	79,615	55,770	81,006
Intangible Assets under Development	3,266	-	3,266	-
	78,052	98,460	109,825	100,112
Non-Current Investments	71,975	61,053	155,704	129,706
Long term Housing and Property Loans	5,842,629	4,869,468	5,842,627	4,869,468
Other Long Term Loans and Advances	26,652	28,279	27,168	28,540
Other Non-Current Assets	21,377	20,163	23,691	20,183
Total Non-Current Assets	6,040,685	5,077,423	6,159,015	5,148,009
Current Assets				
Current Investments	17,346	39,569	25,366	45,423
Trade Receivables	20,092	19,192	21,820	19,614
Cash and Bank Balances	340,834	67,644	349,690	68,749
Short term portion of Housing and Property Loans	334,873	234,497	334,873	234,497
Other Short Term Loans and Advances	25,352	18,846	27,537	20,800
Other Current Assets	6,132	4,310	6,155	5,821
Total Current Assets	744,629	384,058	765,441	394,904
TOTAL ASSETS	6,785,313	5,461,481	6,924,456	5,542,913

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 4th May, 2016.
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. During the year, the company has paid interim dividend on equity shares totaling to ₹ 6/- per share on enhanced capital post bonus issue. The Board of Directors, has recommended final dividend to be paid out of current year profits ₹ 2/- (₹ 2/-) per equity share to the equity shareholders.
5. Housing Loans sanctioned during the year ended 31st March, 2016 amounted to ₹ 3,760,813 lacs as against ₹ 2,849,708 lacs during the previous year showing an increase of 32%. Disbursements during the year ended 31st March, 2016 amounted to ₹ 2,420,222 lacs as against ₹ 1,982,154 lacs during the previous year showing an increase of 22%.
6. During the year ended 31st March , 2016, the Company had issued and allotted
 - a. Pursuant to the Shareholders' approvals under Section 63 and other applicable provisions of the Companies Act, 2013, the Company has issued Bonus Shares in the ratio of 1:1 (i.e. one bonus equity share of ₹ 10/- for every one fully paid up Equity Share of ₹ 10/- each), to the shareholders with record date of 10th September, 2015, by capitalizing existing reserves by a sum of ₹ 14,585.65 lacs.
 - b. Pursuant to exercise of stock options by eligible employees; 264,716 no of Equity shares of ₹ 10/- each and said shares are ranking pari-passu in all respects including dividend entitlement.
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 ₹ 774,886 lacs (₹ 584,476 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. National Housing Bank vide circular No.NHB(ND)/DRS/Policy Circular 65/2014-15 dated 22th August, 2014 has clarified that deferred tax liability (contingent upon Company's withdrawal of 36(1)(Viii) Reserves leading to tax liability) in respect of opening balance under special reserve as at 1st April, 2014 may be adjusted from free opening reserves of the Company over a period of 3 years in the ratio of 25:25:50 respectively. Accordingly, the Company has proportionately adjusted its opening reserves as at 1st April, 2014 with an amount of ₹ 4,162 lacs (₹ 4,162 lacs) as contingent deferred tax liability and unamortised amount against the same is ₹ 8,323 lacs. Deferred Tax Liability on current year Special Reserve has been appropriated to Statement of Profit & Loss amounting to ₹ 6,297 lacs.
9. During the year, the Company acquired 50% (Fifty Percent) of the equity share capital of (i) erstwhile Pramerica Asset Managers Private Limited (renamed as DHFL Pramerica Asset Managers Private Limited) , the asset management company of erstwhile Pramerica Mutual Fund (renamed as DHFL Pramerica Mutual Fund); and (ii) erstwhile Pramerica Trustees Private Limited (renamed as DHFL Pramerica Trustees Private Limited), the trustee for the erstwhile Pramerica Mutual Fund (renamed as DHFL Pramerica Mutual Fund). The said acquisition was consummated on 11th August, 2015 pursuant to the approval received from Competition Commission of India and SEBI.
10. During the year, the Company incorporated wholly owned subsidiary viz DHFL Advisory & Investments Private Limited (DAIPL) on 12th February, 2016 to carry on the business of providing all kinds of advisory/consultancy services and fees based intermediation activities and to promote / sponsor trusts or funds including Mutual Funds / Venture Capital Funds etc.
11. Pursuant to the consent of Board of Directors of the Company on January 20, 2016, the special resolution approved by the members of the Company on February 26, 2016 and other necessary approvals as required, the allotment committee of the Board of Directors of the Company at its meeting held on 11th March, 2016 approved the issue and allotment of 2,12,30,070 number of warrants, at the issue price of ₹ 235.515 per warrants, upon receipt of 25% of total consideration of ₹ 50,000.00 lacs, to M/s

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Wadhawan Global Capital Pvt. Ltd, promoter entity of the Company. Each warrants is convertible into equivalent number of equity shares of ₹ 10/- each at premium of 225.515 per share, which shall be allotted within 18 months from the date of allotment of the said convertible warrants, in one or more tranches. Accordingly the Company has received ₹ 12,500 lacs as stated above.

As the Company has allotted warrants, there is no change in the paid-up equity shares capital of the Company.

12. Company has maintained required full assets cover as first pari-passu charge on the business assets including receivables, investments and other assets, excluding charge on investment in SLR securities of the Company on its Secured Non Convertible Debt securities as on 31st March, 2016.
13. Revenue from Operations includes Income from mutual fund operation of ₹ 16,669 lacs (₹ 7,416 lacs), Profit on sale of investments ₹ 53 lacs (₹240 lacs) and Dividend Income ₹ 166 lacs (₹38 lacs).
14. Figures of the quarter ended March 31, 2016 and March 31, 2015 are the balancing figures between audited figures in respect of the full year and published year to date figures upto 3rd quarter of the relevant financial year.
15. Figures have been regrouped, rearranged and reclassified wherever necessary. Figures in brackets are of corresponding previous year.

For **DEWAN HOUSING FINANCE CORPORATION LIMITED**



KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date : 4th May, 2016

DEWAN HOUSING FINANCE CORPORATION LTD.

Corporate Identification Number (CIN) - L65910MH1984PLC032639

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**EXTRACTS OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2016**

(₹ in Lacs)

	Quarter ended 31.03.2016	Year ended 31.03.2016	Quarter ended 31.03.2015
Total income from operations (Net)	196,449	731,183	158,081
Net Profit / (Loss) from ordinary activities after Tax	18,966	72,920	16,228
Net Profit / (Loss) for the period after Tax (After Extraordinary items)	18,966	72,920	16,228
Equity Share Capital	29,180	29,180	14,568
Reserves (Excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	-	460,020	-
Earnings Per Share (before / After extraordinary items) (Face Value of ₹ 10/- each)			
Basic :	7.32	25.00	# 6.37
Diluted :	7.25	23.10	# 6.31

EXTRACTS OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2016

(₹ in Lacs)

	Year ended 31.03.2016	Year ended 31.03.2015
Total income from operations (Net)	785,160	641,961
Net Profit / (Loss) from ordinary activities after Tax	75,324	64,247
Net Profit / (Loss) for the period after Tax (After Extraordinary items)	75,324	64,247
Equity Share Capital	29,180	14,568
Reserves (Excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	497,299	483,575
Earnings Per Share (before / After extraordinary items) (Face Value of ₹ 10/- each)		
Basic :	25.82	# 24.72
Diluted :	23.86	# 24.40

The Earnings Per Share (EPS) for the earlier period have been recalculated based on enlarged capital post bonus issue.

Note : The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the Stock Exchange website (www.bseindia.com and nseindia.com) and www.dhfl.com.

For DEWAN HOUSING FINANCE CORPORATION LIMITED

KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 04, 2016

Additional Information in Compliance with Chapter V (Obligation of Listed Entity which has listed its Non-Convertible Debt Securities) of Security And Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

a) Credit rating and change in credit rating (if any): **Details of the Credit Rating**

Nature of borrowing	Rating / Outlook			
	CARE	Brickworks	ICRA	CRISIL
Short-term debt / commercial paper	-	-	-	CRISIL A1+
IPDs	CARE AA	BWR AA+ (Stable)	-	-
Subordinated debt	CARE AA+	BWR AAA (Stable)	-	-
NCDs	CARE AAA	BWR AAA (Stable)	-	-

b) **Asset cover available**

The listed Non-Convertible Debentures of the Company as on 31st March, 2016 are secured by the way of pari passu charge on the Company's current assets (both present and future), current and future loans assets (including monies receivable thereunder) and certain properties. The assets cover thereof exceeds the required cover to be maintained for the said debentures.

	Particulars	As on 31 st March 2016
c)	debt-equity ratio;	11.94
d)	Previous due date for the payment of interest / repayment of principal of non-convertible debt securities and whether the same has been paid or not	Details as per annexure A
e)	Next due date for the payment of interest / principal along with the amount of interest payable and the redemption amount	
f)	Debt service coverage ratio;	0.21
g)	Interest service coverage ratio;	1.20
h)	Outstanding redeemable preference shares (quantity and value)-	0.00
i) 1	Capital redemption reserve	0.00
i) 2	Debenture redemption reserve *	
J)	Net worth	Rs. 501700.00
K)	Net profit after tax	Rs. 72920.00
l)	Earnings per share (Basic)	Rs. 25.00
*The MCA has vide its notification dated 18 th June, 2014 amended the Companies (share Capital and Debentures) Rules, 2014 and has exempted Housing Finance Companies registered with the National Housing Bank from creating a Debenture Redemption Reserve in respect of privately placed debenture.		

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Annexure A

Details of payment of Interest / principal of the Redeemable Non- Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Sr No.	Secured/ Unsecured	ISIN No.	Previous due date ^(*) 1 st October, 2015 to 31 st March, 2016		Interest (1 st April, 2016 to 30 th September, 2016)		Principal (1 st April, 2016 to 30 th September, 2016)	
			Interest	Principal	Next due date	Amount (Rs. In lakh)	Next due date	Amount (Rs. In lakh)
1	Secured	INE202B07985					04-04-2016	1,841.27
2	Secured	INE202B07EB9			11-04-2016	1432.98		
3	Secured	INE202B07EC7			11-04-2016	477.66		
4	Secured	INE202B07EG8			11-04-2016	2865.96	11-04-2016	
5	Secured	INE202B07AL6					25-04-2016	6891.60
6	Secured	INE202B07AH4					26-04-2016	616.12
7	Secured	INE202B07EN4			28-04-2016	46.75		
8	Secured	INE202B07AI2			30-04-2016	536.47		
9	Secured	INE202B07AJ0			30-04-2016	53.65		
10	Secured	INE202B07746	01-04-2016		06-05-2016	237.33	06-05-2016	25000.00
11	Secured	INE202B07753	01-04-2016		06-05-2016	119.86	06-05-2016	29062.50
12	Secured	INE202B07AN2					09-05-2016	1226.98
13	Secured	INE202B07AO0					09-05-2016	613.49
14	Secured	INE202B07AM4			12-05-2016	162.00	12-05-2016	1500.00
15	Secured	INE202B07EQ7			20-05-2016	7164.04		
16	Secured	INE202B07ER5			23-05-2016	4802.05		
17	Secured	INE202B07AT9			30-05-2016	54.15		
18	Secured	INE202B07ES3			30-05-2016	9578.08		
19	Secured	INE202B07GI9	29-02-2016		30-05-2016	1057.10		
20	Secured	INE202B07EY1			02-06-2016	232.52		
21	Secured	INE202B07779	01-04-2016		03-06-2016	25.63	03-06-2016	1500.00
22	Secured	INE202B07AW3			03-06-2016	1067.07	03-06-2016	10000.00
23	Secured	INE202B07BE9			03-06-2016	515.14	03-06-2016	5000.00
24	Secured	INE202B07AX1			10-06-2016	214.59		
25	Secured	INE202B07AY9			10-06-2016	160.94		
26	Secured	INE202B07AZ6			13-06-2016	591.72		
27	Secured	INE202B07BG4			15-06-2016	1066.11	15-06-2016	10000.00
28	Secured	INE202B07BA7					15-06-2016	1224.76
29	Secured	INE202B07BC3			18-06-2016	96.56		
30	Secured	INE202B07BD1			23-06-2016	549.00		
31	Secured	INE202B07BF6			23-06-2016	823.50		
32	Secured	INE202B07EZ8			23-06-2016	933.30		
33	Secured	INE202B07FA8			23-06-2016	22.35		
34	Secured	INE202B07FB6			23-06-2016	140.87		
35	Secured	INE202B07BH2			24-06-2016	268.23		
36	Secured	INE202B07FG5			26-06-2016	1425.27		
37	Secured	INE202B07811	01-04-2016		28-06-2016	35.80	28-06-2016	1500.00
38	Secured	INE202B07CW9					30-06-2016	23040.70
39	Secured	INE202B07FH3			03-07-2016	477.60	03-07-2016	

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40	Secured	INE202B07FI1			08-07-2016	907.45	08-07-2016	
41	Secured	INE202B07FJ9			08-07-2016	1958.17	08-07-2016	
42	Secured	INE202B07FL5			14-07-2016	231.25	14-07-2016	
43	Secured	INE564G07433			15-07-2016	27.50	15-07-2016	250.00
44	Secured	INE202B07FO9			16-07-2016	477.60		
45	Secured	INE202B07FP6			16-07-2016	1029.90		
46	Secured	INE202B07FQ4			16-07-2016	859.68		
47	Secured	INE202B07522	01-042016		29-07-2016	18.18	29-07-2016	500.00
48	Secured	INE202B07FR2			06-08-2016	476.04		
49	Secured	INE202B07CX7			10-08-2016	1800.62	10-08-2016	13664.03
50	Secured	INE202B07BI0			14-08-2016	448.98		
51	Secured	INE564G07391			16-08-2016	942.58		
52	Secured	INE202B07BJ8			20-08-2016	49.89		
53	Secured	INE202B07FW2			24-08-2016	456.25		
54	Secured	INE202B07FX0			25-08-2016	930.76		
55	Secured	INE202B07FY8			25-08-2016	475.09		
56	Secured	INE202B07GI9			30-08-2016	1068.71		
57	Secured	INE202B07BZ4					05-09-2016	2510.28
58	Secured	INE202B07FZ5			08-09-2016	92.95		
59	Secured	INE202B07GA6			08-09-2016	142.53		
60	Secured	INE202B07FD2					13-09-2016	323.08
61	Secured	INE202B07CB3			14-09-2016	98.50	14-09-2016	1000.00
62	Secured	INE202B07BM2					14-09-2016	2655.79
63	Secured	INE564G07417			15-09-2016	942.58		
64	Secured	INE202B07BT7					21-09-2016	482.62
65	Secured	INE202B07BS9					27-09-2016	362.53
66	Secured	INE202B07BK6					29-09-2016	605.37
67	Secured	INE202B07084	31-03-2016	17-03-2018	30-09-2016	7.02		
68	Secured	INE202B07308	31-03-2016		30-09-2016	47.63		
69	Secured	INE202B07506	31-03-2016		30-09-2016	1288.77		
70	Unsecured	INE564G08118			27-04-2016	493.85		
71	Unsecured	INE564G08050			29-04-2016	345.96	29-04-2016	3470.00
72	Unsecured	INE202B08769			30-04-2016	3.07		
73	Unsecured	INE202B08702			01-05-2016	1.19		
74	Unsecured	INE202B08736			01-05-2016	3.27		
75	Unsecured	INE202B08769			30-05-2016	2.97		
76	Unsecured	INE202B08702			01-06-2016	1.23		
77	Unsecured	INE202B08736			01-06-2016	3.38		
78	Unsecured	INE202B08595			30-06-2016	10.02		
79	Unsecured	INE202B08751			30-06-2016	3.07		
80	Unsecured	INE202B08769			30-06-2016	3.07		
81	Unsecured	INE202B08678			01-07-2016	9.11		
82	Unsecured	INE202B08694			01-07-2016	11.84		
83	Unsecured	INE202B08702			01-07-2016	1.19		
84	Unsecured	INE202B08728			01-07-2016	1.52		
85	Unsecured	INE202B08736			01-07-2016	3.27		
86	Unsecured	INE202B08769			30-07-2016	2.97		
87	Unsecured	INE202B08702			01-08-2016	1.23		
88	Unsecured	INE202B08736			01-08-2016	3.38		
89	Unsecured	INE202B08769			30-08-2016	3.07		
90	Unsecured	INE202B08702			01-09-2016	1.23		
91	Unsecured	INE202B08736			01-09-2016	3.38		

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92	Unsecured	INE202B08595			30-09-2016	10.13			
93	Unsecured	INE202B08611			30-09-2016	2.48			
94	Unsecured	INE202B08751			30-09-2016	3.07			
95	Unsecured	INE202B08769			30-09-2016	3.07			
96	Secured	INE202B07688	05-12-2015	05-12-2015					
97	Secured	INE202B07910	07-11-2015	07-11-2015					
98	Secured	INE202B07CA5	17-10-2015						
99	Secured	INE202B07CI8	23-11-2015	23-11-2015					
100	Secured	INE202B07CJ6	14-12-2015	14-12-2015					
101	Secured	INE202B07CK4	19-11-2015						
102	Secured	INE202B07CL2	19-11-2015						
103	Secured	INE202B07CM0	19-11-2015						
104	Secured	INE202B07CN8	11-12-2015	11-12-2015					
105	Secured	INE202B07FS0	05-12-2015						
106	Secured	INE564G07334	13-11-2015						
107	Secured	INE202B07456	31-03-2016	17-03-2018					
108	Secured	INE202B07530	31-03-2016						
109	Secured	INE202B07555	31-03-2016						
110	Secured	INE202B07563	01-04-2016						
111	Secured	INE202B07589	01-04-2016						
112	Secured	INE202B07597	01-04-2016						
113	Secured	INE202B07621	31-03-2016						
114	Secured	INE202B07647	01-04-2016						
115	Secured	INE202B07654	01-04-2016						
116	Secured	INE202B07654	01-04-2016						
117	Secured	INE202B07696	01-04-2016						
118	Secured	INE202B07704	01-04-2016						
119	Secured	INE202B07712	01-04-2016						
120	Secured	INE202B07787	31-03-2016						
121	Secured	INE202B07803	21-01-2016	21-01-2016					
122	Secured	INE202B07829	15-02-2016	15-02-2016					
123	Secured	INE202B07837	31-03-2016						
124	Secured	INE202B07886	01-04-2016						
125	Secured	INE202B07878	01-04-2016						
126	Secured	INE202B07852	01-04-2016						
127	Secured	INE202B07845	01-04-2016						
128	Secured	INE202B07894	01-04-2016						
129	Secured	INE202B07902	01-04-2016						
130	Secured	INE202B07928	01-04-2016						
131	Secured	INE202B07936	01-04-2016						
132	Secured	INE202B07944	01-04-2016						
133	Secured	INE202B07951	01-04-2016						
134	Secured	INE202B07969	01-04-2016						
135	Secured	INE202B07993	01-04-2016						
136	Secured	INE202B07AB7	01-04-2016						
137	Secured	INE202B07AD3	01-04-2016						
138	Secured	INE202B07AC5	01-04-2016						
139	Secured	INE202B07AR3	05-02-2016						
140	Secured	INE202B07AS1	05-02-2016						
141	Secured	INE202B07DO4	05-02-2016						
142	Secured	INE202B07DQ9	05-02-2016						
143	Secured	INE202B07DR7	21-03-2016						

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144	Secured	INE202B07DU1	28-03-2016						
145	Secured	INE564G07532	28-03-2016						
146	Unsecured	INE202B08389	01-10-2015						
147	Unsecured	INE202B08397	01-10-2015						
148	Unsecured	INE202B08611	01-10-2015						
149	Unsecured	INE202B08595	01-10-2015						
150	Unsecured	INE202B08678	01-10-2015						
151	Unsecured	INE202B08694	01-10-2015						
152	Unsecured	INE202B08702	01-10-2015						
153	Unsecured	INE202B08728	01-10-2015						
154	Unsecured	INE202B08736	01-10-2015						
155	Unsecured	INE202B08769	30-10-2015						
156	Unsecured	INE202B08702	01-11-2015						
157	Unsecured	INE202B08736	01-11-2015						
158	Unsecured	INE202B08769	30-11-2015						
159	Unsecured	INE202B08702	01-12-2015						
160	Unsecured	INE202B08710	18-12-2015						
161	Unsecured	INE202B08736	01-12-2015						
162	Unsecured	INE202B08751	31-12-2015						
163	Unsecured	INE202B08769	31-12-2015						
164	Unsecured	INE202B08595	01-01-2016						
165	Unsecured	INE202B08678	01-01-2016						
166	Unsecured	INE202B08694	01-01-2016						
167	Unsecured	INE202B08702	01-01-2016						
168	Unsecured	INE202B08728	01-01-2016						
169	Unsecured	INE202B08736	01-01-2016						
170	Unsecured	INE202B08702	01-02-2016						
171	Unsecured	INE202B08736	01-02-2016						
172	Unsecured	INE202B08769	01-02-2016						
173	Unsecured	INE202B08603	01-04-2016						
174	Unsecured	INE202B08611	01-04-2016						
175	Unsecured	INE202B08595	01-04-2016						
176	Unsecured	INE202B08629	01-04-2016						
177	Unsecured	INE202B08660	01-04-2016						
178	Unsecured	INE202B08678	01-04-2016						
179	Unsecured	INE202B08686	01-04-2016						
180	Unsecured	INE202B08694	01-04-2016						
181	Unsecured	INE202B08702	01-04-2016						
182	Unsecured	INE202B08728	01-04-2016						
183	Unsecured	INE202B08736	01-04-2016						
184	Unsecured	INE202B08744	31-03-2016						
185	Unsecured	INE202B08751	31-03-2016						
186	Unsecured	INE202B08769	31-03-2016						
187	Unsecured	INE564G08043	23-10-2015						
188	Unsecured	INE564G08068	15-10-2015						
189	Unsecured	INE564G08076	10-11-2015						
190	Unsecured	INE564G08084	08-01-2016						
191	Unsecured	INE564G08092	15-01-2016						
192	Unsecured	INE564G08100	22-02-2016						
193	Unsecured	INE202B08355	31-03-2016						
194	Unsecured	INE202B08363	31-03-2016						
195	Unsecured	INE202B08371	31-03-2016						

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196	Unsecured	INE202B08405	01-04-2016					
197	Unsecured	INE202B08413	01-04-2016					
198	Unsecured	INE202B08421	01-04-2016					
199	Unsecured	INE202B08439	01-04-2016					
200	Unsecured	INE202B08447	01-04-2016					
201	Unsecured	INE202B08454	01-04-2016					
202	Unsecured	INE202B08462	01-04-2016					
203	Unsecured	INE202B08470	01-04-2016					
204	Unsecured	INE202B08488	01-04-2016					
205	Unsecured	INE202B08496	01-04-2016					
206	Unsecured	INE202B08512	01-04-2016					
207	Unsecured	INE202B08520	01-04-2016					
208	Unsecured	INE202B08538	01-04-2016					
209	Unsecured	INE202B08546	01-04-2016					
210	Unsecured	INE202B08553	01-04-2016					
211	Unsecured	INE202B08504	01-04-2016					
212	Unsecured	INE202B08587	01-04-2016					
213	Unsecured	INE202B08561	01-04-2016					
214	Unsecured	INE202B08579	01-04-2016					
215	Unsecured	INE202B08637	01-04-2016					
216	Unsecured	INE202B08645	01-04-2016					
217	Unsecured	INE202B08652	01-04-2016					

**The Company has timely repaid the interest and the principal amount relating to non-convertible debt securities, falling due during the period 1st October, 2015 – 31st March, 2016*

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GDA Trustee

Believe in yourself... Trust us!



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by Dewan Housing Finance Corporation Limited (“**the Company**”) for the Half year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For GDA Trusteeship Limited

S.B. Halawade,

Authorised Signatory

Date: May 04, 2016

GDA Trusteeship Ltd.

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