

DHFL/CSD/2018-19/1326
Date: 31st January 2019

The Manager Listing Department BSE 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

Re: Reply to clarification sought under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 ("SEBI Listing Regulations")

Dear Sir/Madam,

This has reference to the email bearing reference no. L/SURV/ONL/RV/SS/ (2018-2019)/ 181 dated 31st January, 2019 received from BSE; and letter no. NSE/CM/Surveillance/ 7883 dated 31st January, 2019 received from NSE with regard to news item appearing in www.livemint.com and decrease in price of the Company's share on 31st January, 2019.

In this connection, we wish to inform you that the Company has not received any communication from the Ministry of Corporate Affairs in relation to any probe against the Company and therefore deny the contents of the news item.

Further, the Company has also submitted its reply to the Exchanges vide its letter no. DHFL/CSD/2018-19/1320 dated 30th January, 2019 in respect of the decrease in price of the equity shares of the Company alongwith the press release dated 29th January, 2019 in respect of the mischievous misadventure by CobraPost with a mala fide intent to cause damage to the goodwill and reputation of the Company and the same has also been uploaded on the website of the Company and on the portal of NSE and BSE, which is attached herewith once again.

Apart from this, as per our knowledge there is no other price sensitive information under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 which could have bearing on the share price of the Company.

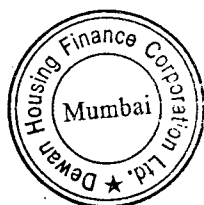
You are requested to take note of the same in your records.

Thanking you,
Yours sincerely,

for **Dewan Housing Finance Corporation Limited**



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





National Office : DHFL House, 3rd - 7th Floor,
19 Sahar Road, Off Western Express Highway,
Vile Parle (East), Mumbai - 400 099.
T: +91 22 7158 3333 / 2921 2333
F: +91 22 7158 3344

DHFL/CSD/2018-19/1320

Date: 30th January 2019

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/madam,

This has reference to your email and letter no. NSE/CM/Surveillance/7877 dated 29th January, 2019 with regard to decrease in price of the Company.

In this connection we wish to inform you that the Company had earlier also received email and letter no. NSE/CM/Surveillance/7629 dated 21st September, 2018 from NSE and email dated 21st September, 2018 from BSE for which the Company had replied vide our letter no DHFL/CSD/2018-19/1221 dated 21st September, 2018 with the press release in respect of the market volatility in the price of equity shares of the Company on the stock exchanges, which is again attached herewith.

Further the Company has now received the above mentioned email and letter dated 29th January, 2019 from both the stock exchanges in respect of significant decrease in price of equity shares across exchanges.

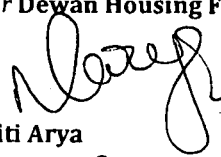
In view of the above, the Company has already uploaded on portal of BSE and NSE, a press release on 29th January, 2019 in respect of the mischievous misadventure by CobraPost with a mala fide intent to cause damage to the goodwill and reputation of the Company resulting in erosion in shareholder value, which has resulted in decreased in price of the equity share on 29th January, 2019. A copy of the same is enclosed herewith for your perusal.

Apart from this, as per our knowledge there is no price sensitive information which could have bearing on the share price of the Company.

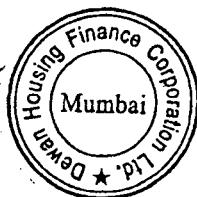
You are requested to take note of the same in your records.

Thanking you
Yours sincerely,

for Dewan Housing Finance Corporation Limited


Niti Arya
Company Secretary
FCS No. - 5586

Enclosure: as above



DHFL/CSD/2018-19/1319

Date: 29 January 2019

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

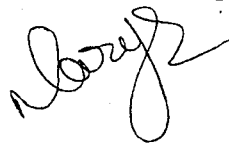
Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 ("SEBI Listing Regulations")

Dear Sirs,

With reference to the captioned subject, please find attached herewith the press release issued by the Company in respect of the mischievous misadventure by CobraPost with a mala fide intent to cause damage to the goodwill and reputation of the Company resulting in erosion in shareholder value.

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 –

DHFL is a publicly listed Housing Finance Company and is regulated by the National Housing Bank and the Securities and Exchange Board of India, amongst other regulators. This mischievous misadventure by CobraPost appears to have been done with a mala fide intent to cause damage to the goodwill and reputation of DHFL and resulting in erosion in shareholder value.

DHFL today received an email at 8.44 a.m. in the morning, with a follow-up reminder one hour later, seeking answers to 64 questions from Cobra Post, many of which were laced with political innuendos. We are shocked and surprised to receive this inquiry this morning, although Cobra Post had announced its press conference last Friday, i.e. 25 January 2019, to disclose an alleged financial scam. One would have expected as a responsible media house CobraPost would have asked these questions during their investigations and not on the day of the press conference.

Their entire approach raises serious concerns about the motivation of this so-called expose. It is necessary in public interest that if they believed in the genuineness of their issues to have given DHFL an opportunity to explain the facts that are in any case available in the public domain.

DHFL is one of the leading and most respected housing finance companies in India with over Rs.1,11,000 crores of assets under management and a large customer based across the country. Despite the recent liquidity regime, DHFL as a responsible corporate has met all its obligations to the lenders and has paid back to them in excess of Rs.17,000 crores in the last three months. DHFL has a strong corporate governance regime and has received AAA credit rating from leading credit agencies. The company is fully tax compliant and its books are audited by global auditors.

We understand, for the last several weeks, an anonymous note has been making the rounds with similar defamatory and scurrilous allegations. The real intent of this exercise appears to be to destabilize the company and the market equilibrium besides hampering our meeting the on-going obligations. We are also concerned about the timing and the holding of the press conference before the stock market close and days before the interim budget.

DHFL is a responsible and law-abiding corporate citizen and all loans are disbursed in the normal course of business in accordance with industry best practices and in compliance with all regulatory norms. The company's financial statements are submitted to the Stock Exchanges and are in the public domain.

DHFL and its group companies are confident of meeting any scrutiny on any aspect of our operations and will pursue these frivolous allegations to its logical conclusion.



DHFL/CSD/2018-19/ 221

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 Scrip Code : 511072	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 DHFL
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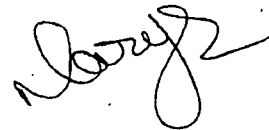
Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 ("SEBI Listing Regulations")

Dear Sir,

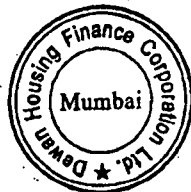
With reference to the captioned subject, please find attached herewith the press release issued by the Company in respect of the market volatility in the price of equity shares of the Company today on the stock exchanges.

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

