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DHFL/CSD/2017-18/889

Date : 6th October 2017

The Manager Listing Department The BSE Limited. Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400 001.	The Manager Listing Department National Stock Exchange of India Limited, 'Exchange Plaza', C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400 051.
Kind Attn. DCS – CRD	Kind Attn. Head – Listing
Stock Code : 511072	Stock Code : DHFL

Dear Sir/Madam,

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

Pursuant to the above mentioned regulations, we wish to inform you that Dewan Housing Finance Corporation Limited (DHFL) had participated in the Edelweiss Credit Conclave and investor meetings in Singapore on 5th & 6th October, 2017

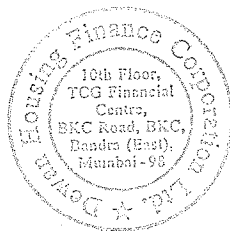
A copy of the investor presentation is enclosed herewith for your records and the same has also been placed on the company's website.

We request you to kindly take the same on record and acknowledge receipt.

Thanking you,

Yours faithfully,
for Dewan Housing Finance Corporation Ltd.


Niti Arya
Company Secretary
FCS No- 5586
Encl: As above





Turning dreams into reality



“

I want
every Indian
to own a home
of his own

Late Shri Rajesh Kumar Wadhawan
Founder Chairman
(1949-2000)

”

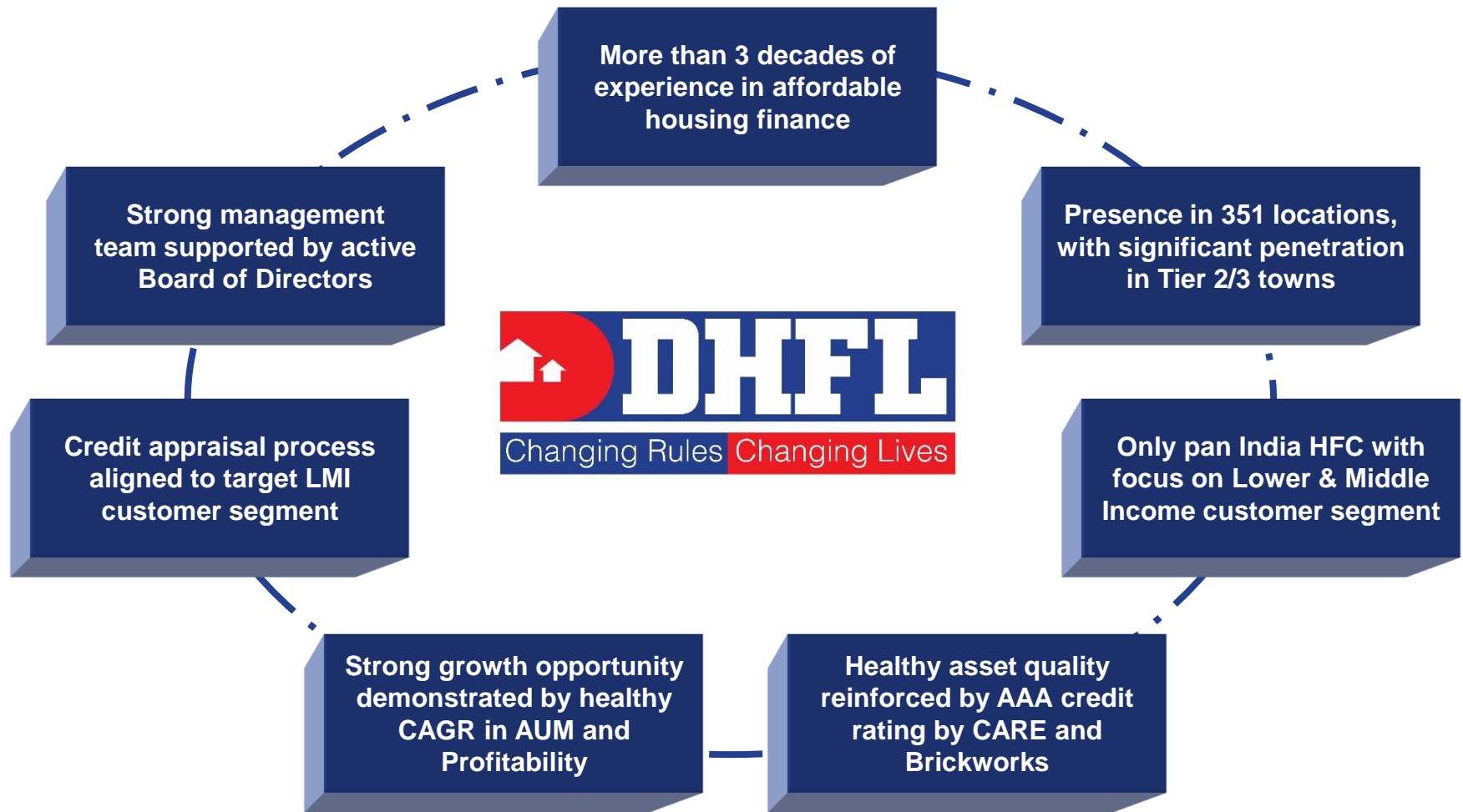


***Our vision is to transform the lives of Indian households
by enabling access to home ownership.***

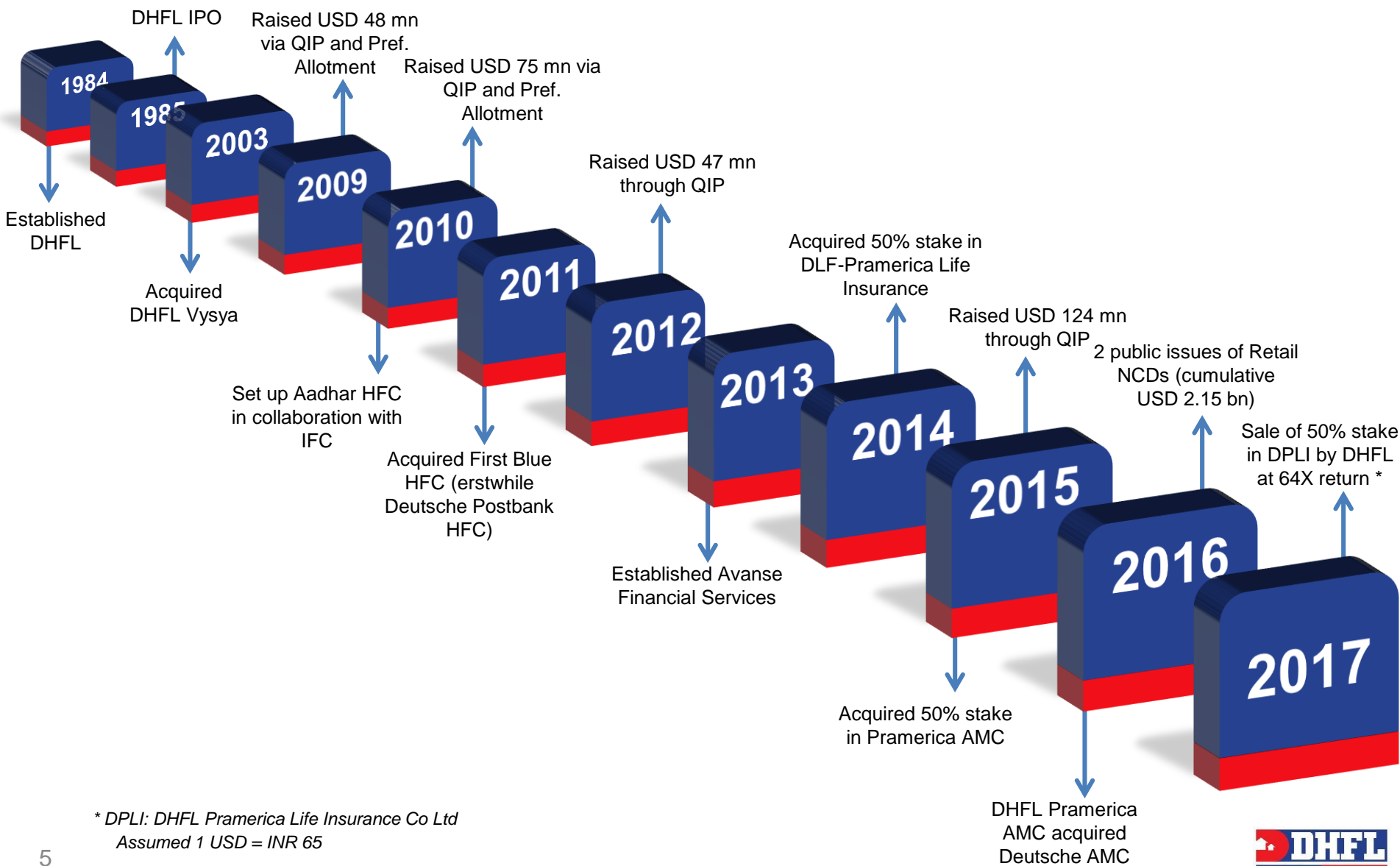
Section 1

About the Company

Overview



Key Milestones in the Group Journey



* DPLI: DHFL Pramerica Life Insurance Co Ltd
Assumed 1 USD = INR 65

Financial Services Businesses of the Wadhawan Group

Wadhawan Global Capital (WGC) formed in May 2014 to create a holding company for all the financial services businesses of the Wadhawan Group - DHFL is the flagship company where WGC owns 37.3%

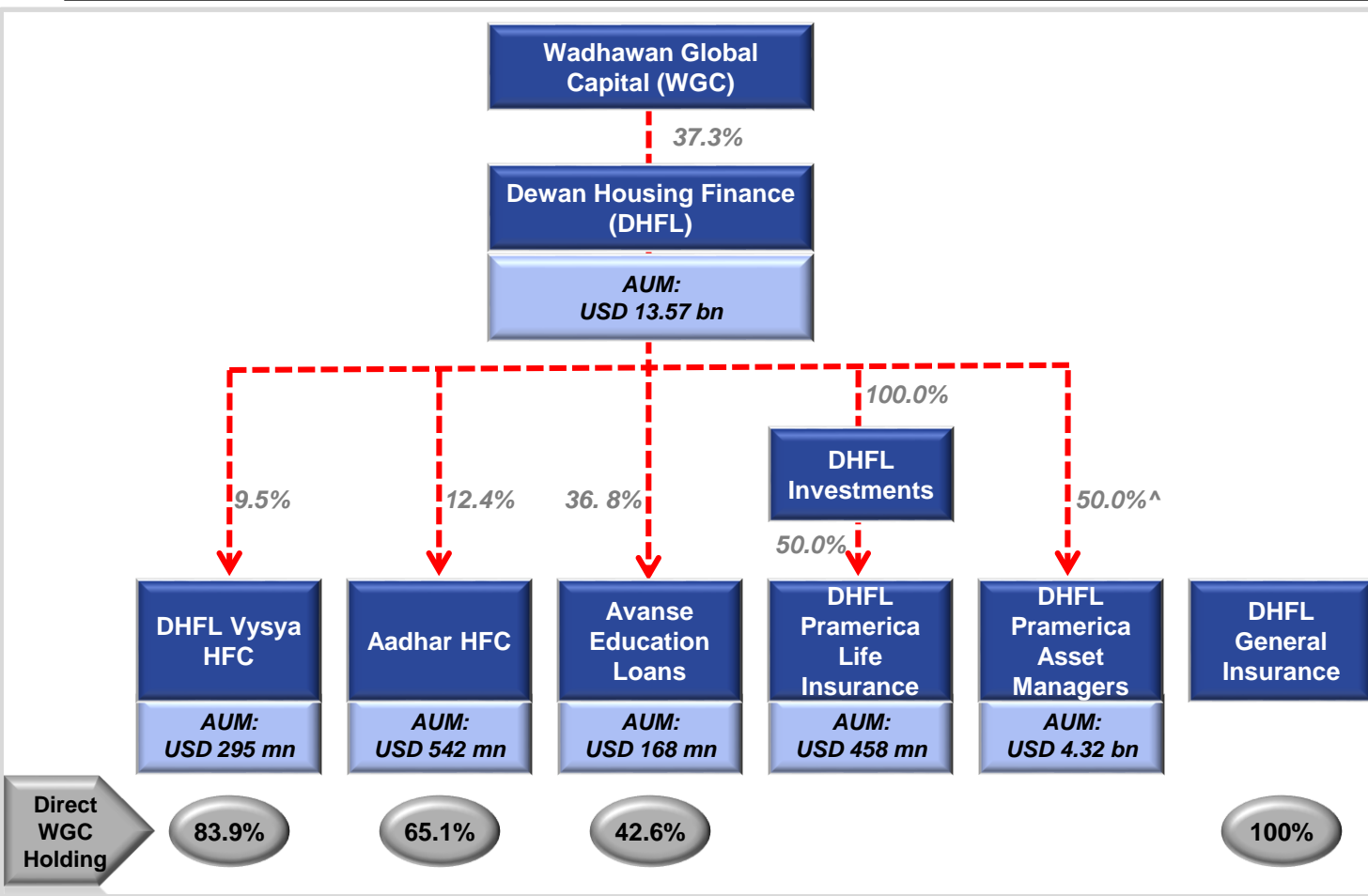
Integrated financial services platform with businesses in lending, insurance and asset management, having focussed product offerings across each customer vertical as part of multi-generational customer-lifecycle consumer outlook

WGC managed by promoters with support of Group Management Centre (GMC), staffed with industry veterans who provide strategic inputs across group companies

Partnership with global entities (IFC, Pramerica) across multiple businesses in the financial services space

Unlisted businesses provide significant potential for value unlocking once they achieve scale in respective business segments

DHFL Financial Services Group



- 📌 LMI focused financial services group
- 📌 Group companies with potential for significant value unlocking
- 📌 Partners with marquee organisations like IFC, Prudential Financial Inc. (Pramerica), etc.

AUM and shareholding as on 30 June 2017

^ Total of direct and indirect holding

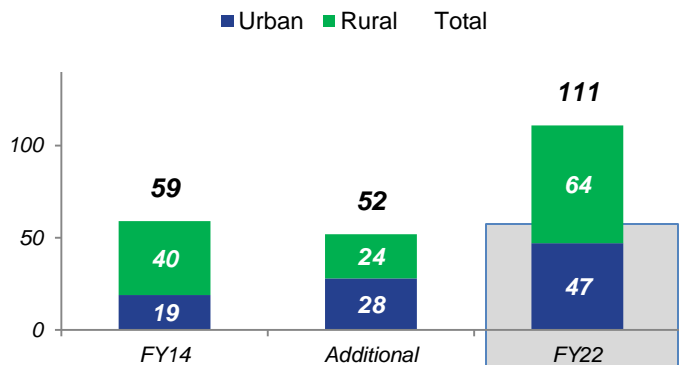
Assumed 1 USD = INR 65

Section 2

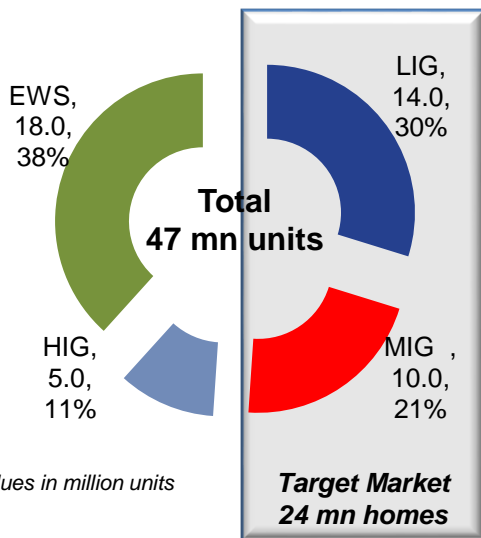
Market and Business Overview

Opportunity in the Housing Finance Space

Housing units shortfall in India

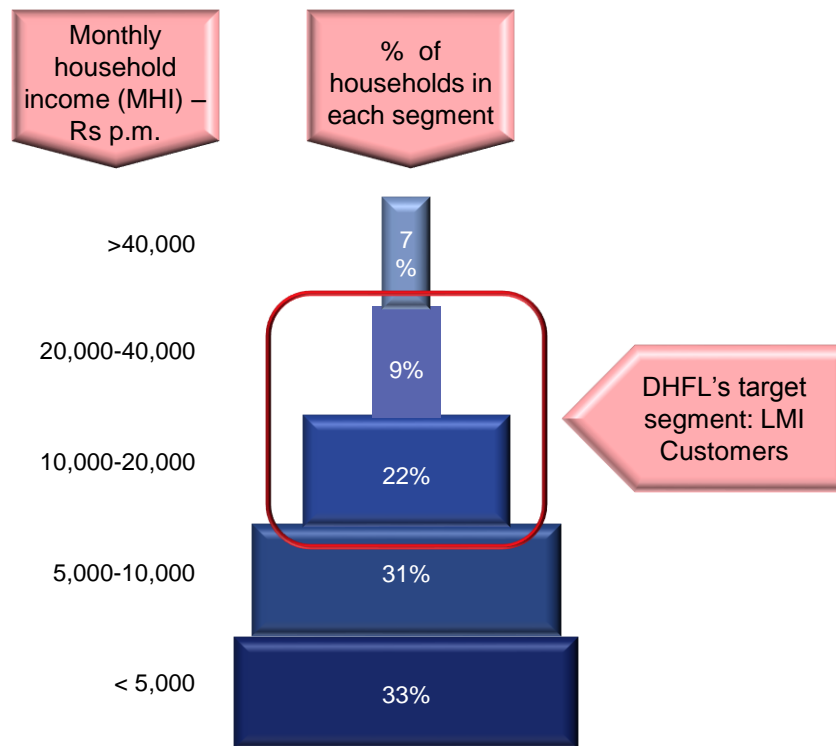


All values in million units



All values in million units

Customer segments in housing space



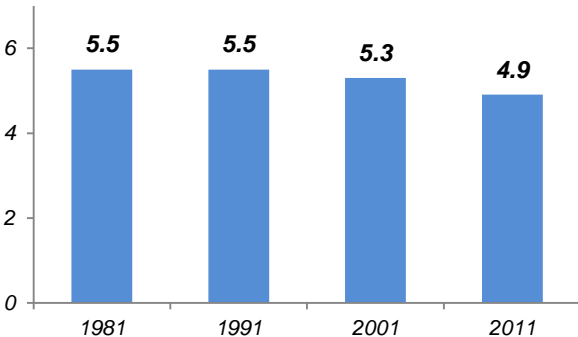
- Current investment in housing: **USD 108 bn p.a.**
- Investment of USD 1.8 trillion required to address housing shortage (**~USD 230 bn p.a.**)

Sources: Report of the technical urban group (TG-12) on urban housing shortage (2012-17), Ministry of housing and urban poverty alleviation (Sep 2012) Funding the vision — Housing for all by 2022, KPMG Housing Report, Monitor Deloitte Report
Income classification: EWS (<Rs 1 lakh pa), LIG (Rs 1-2 lakhs pa)

Assumed 1 USD = INR 65

Housing Demand Growth Drivers

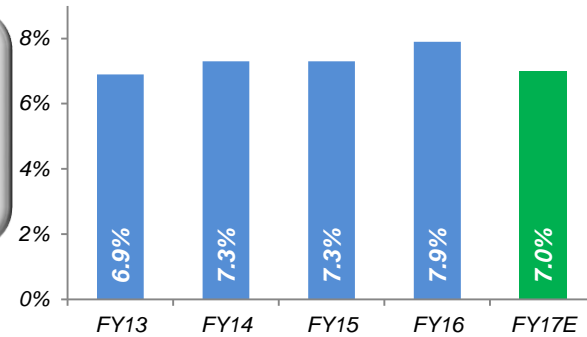
Average Household Size



Source: Census data, 2011

Increase in affordability driven by Government measures, sustained GDP growth rate, lowest mortgage rates in 5 years and stable property prices

GDP Growth Rate (real)



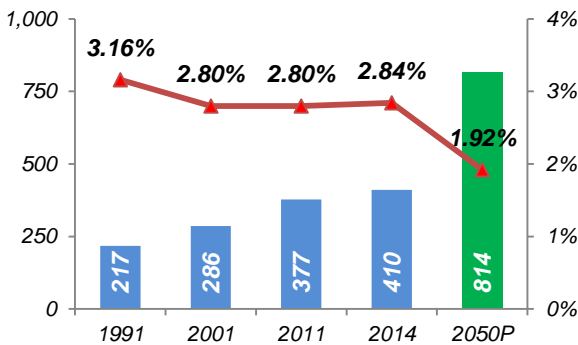
Source: Gol, World Bank

Decrease in household size and emergence of nuclear families

Increase in workforce to be driven by expected bulge in working age population

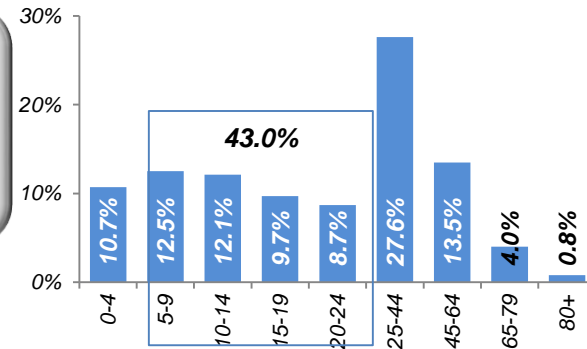
Increasing urbanization led by rural-urban migration and reclassification of rural towns

Urban Population (mn) CAGR



Source: Census data, 2011 and UN DESA, 2014

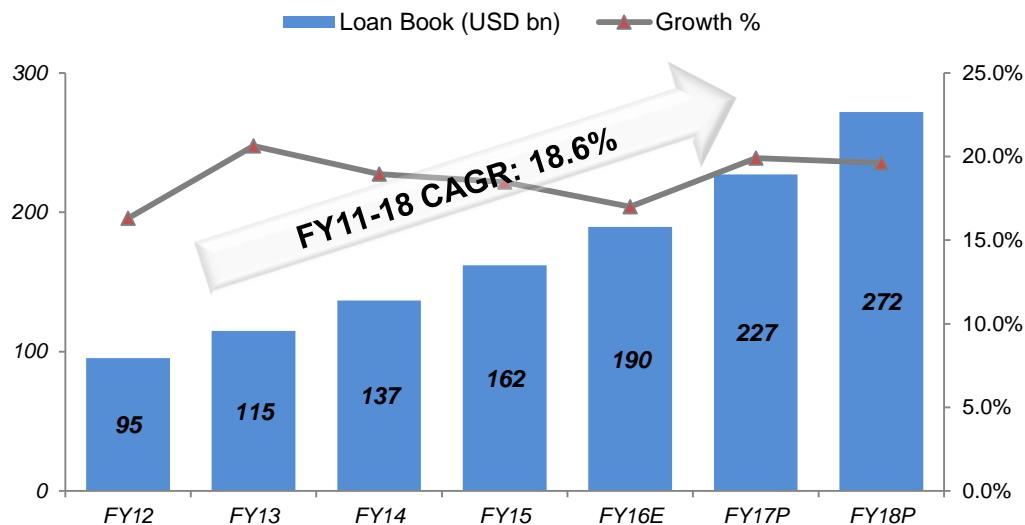
Age wise demographics



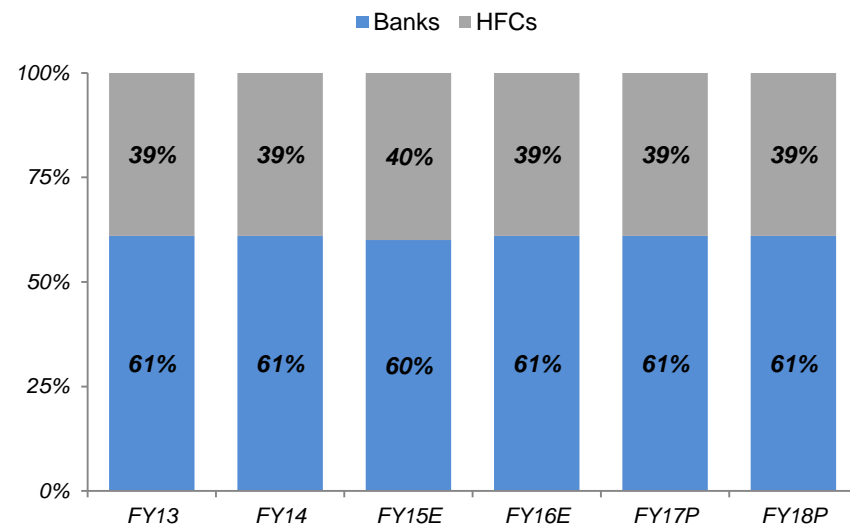
Source: Census data, 2011

Significant Presence of HFCs

Growth of housing loans (Banks + HFCs)



Steady share of HFCs



Source: CRISIL Housing Finance Report, October 2016

Source: CRISIL Housing Finance Report, October 2016

Key Trends in Housing Finance

- ▲ HFCs have established strong presence in Tier 2/3 towns
 - ▲ Credit appraisal process aligned to customer requirements
 - ▲ Superior customer servicing and effective recovery mechanisms
- ▲ HFCs expected to continue to witness rapid growth
 - ▲ Driven by demand for underlying assets, increasing financial penetration and steady property prices

Opportunity in the Affordable Housing Segment

ATS > INR 25 lakhs

- ✓ Metro/urban markets
- ✓ Salaried customers
- ✓ Salary with pay slip, Income Tax filings, formal ID and residence proof, Operative bank ac available
- ✓ Standard and easy underwriting process
- ✓ **Lending done at base rate**
- ✓ Dominated by large banks/HFCs

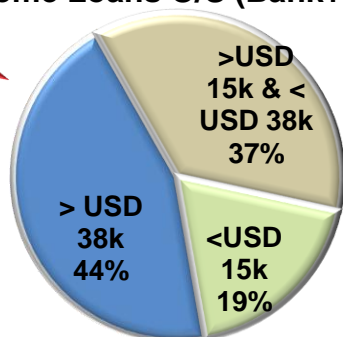
ATS > INR 10 lakhs & < INR 25 lakhs

- ✓ Outskirts of metro/urban cities and semi-urban (Tier 2/3) towns
- ✓ Salaried or self employed customers
- ✓ Significant share of undisclosed income
- ✓ Some kind of ID or residence proof available
- ✓ **Lending rates 75-100 bps higher than base rate**
- ✓ Pricing competition more at upper end of market
- ✓ Large and mid size HFCs

ATS < INR 10 lakhs

- ✓ Rural and semi-urban (Tier 3/4) towns
- ✓ Low income housing
- ✓ Customers with cash income
- ✓ No formal ID, residence or income documents available
- ✓ Need differentiated customer reach / assessment skills for underwriting
- ✓ **Lending rates 150-350 bps higher than base rate**
- ✓ Niche HFC / NBFC

Proportion of Home Loans O/S (Bank+HFC)



55% of home loan market in the sub USD 38k space

DHFL

- Focus on ATS of USD 15k-38k
- Presence in metro outskirts and Tier 2/3 towns

Aadhar & DHFL Vysya

- Focus on ATS of less than USD 15k
- Presence in Tier 3/4 towns

Government Push for Affordable Housing

INCENTIVES FOR CUSTOMERS



- Real Estate (Regulatory & Development) Act, 2016 implemented
- Income tax deductions for home loan borrowers retained
- Fund allocation for housing subsidy schemes (PMAY, CLSS, GJRHFS, etc) increased

INCENTIVES FOR DEVELOPERS



- Affordable housing granted 'infrastructure' status
 - Affordable housing projects eligible to raise ECB upto US\$750 mn per year under automatic route
- Service tax exempted on construction of affordable housing
- Tax exemption of 100% of profits from construction of affordable housing

INCENTIVES FOR HFCs



- SEBI allows Debt Mutual Funds to invest in AA and above rated HFCs upto 40% exposure limit vs 25% for other sectors

Pradhan Mantri Awas Yojana: Housing For All By 2022

OBJECTIVES

- Aims to construct more than 20 mn houses across India by 2022
- Focus on Economic Weaker Section (EWS) and Low Income Group (LIG) groups in urban areas
- **Launched in June 2015**

KEY FEATURES

- Central Govt grant of ~USD1,500 per house under slum-rehabilitation programme
- Interest subsidy of 6.5% for EWS/LIG customers for loans < USD9,200 (NPV for 15 years paid upfront)
- Preference to female/differently abled/older family members during allotment

Benefits extended to Middle Income Group (MIG) in Mar 2017

PMAY SCHEME FOR MIG CUSTOMERS

- For eligibility of buyer, maximum income set @ ~USD27,700 pa and maximum carpet area of house set @ 110 sq mt (1,184 sq ft)
- No cap on total loan amount; Loan amount eligible for subsidy capped at ~USD18,500
- Upfront subsidy upto ~USD3,600 available under the scheme for borrowers
- NHB nodal agency for HFCs for availing subsidies

More than 75% of DHFL Home Loan Customers qualify for Govt schemes for affordable housing

DHFL – Market Leader in LMI Segment

Focus on LMI segments



Customer Types

With customized product offerings

Housing loans

- ▲ Purchase of New House Property
- ▲ Purchase of Resale House Property
- ▲ Self Construction
- ▲ Extension & Improvement

Non-housing loans

- ▲ Loan Against Property
- ▲ Lease Rental Financing
- ▲ Purchase of Commercial Premises
- ▲ SME Loans

As on 30 June 2017

DHFL – Key Differentiators

More than 3 decades of expertise in underwriting credit for LMI and self employed customers

Tier 2/3 town focussed distribution network with a dual distribution strategy (in house + outsourced DSA)

Carved niche in the MIG and LIG customer segment

Maintained a healthy portfolio with low delinquency rates by following robust credit appraisal process

Customer Profile



Profession: Teacher
Monthly HH income: ~USD375 pm
Family size: ~5 (Parents & 2 Siblings)
Stayed in a 1 room-kitchen



Profession: Farming and other allied
Monthly HH income: ~USD225 pm
Family size: ~4 (Husband & 2 Children)
Stayed in a rented 1 room-kitchen



Profession: Owner, super market
Monthly HH income: ~USD450 pm
Family size: ~5 (Wife & 3 Children)
Stayed in a rented 1 BHK

Every Indian should have a home of his own

Business Enablers: Pan India Network with High Tier 2/3 Town Penetration

Distribution footprint primarily spread across Tier 2/3 towns and outside the municipal limits of the Metros

Focus on increasing pan India presence and setting up branches in the untapped LMI markets

Spread across 351 locations in India ^



Note: Map not as per scale. The branch locations shown are for representative purposes only and doesn't reflect all branches of the company

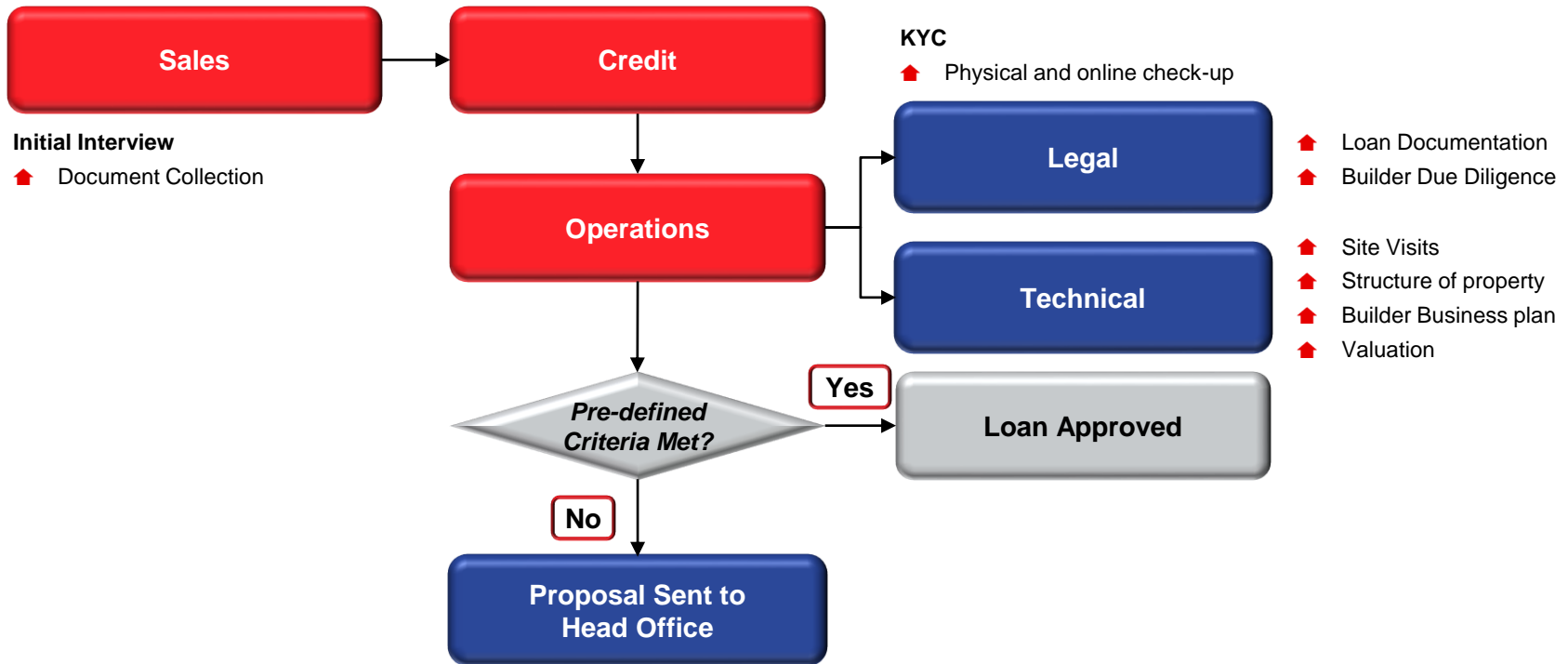
Business Enablers: Robust Credit Appraisal Process

Leads generated from

- 📌 Own Branches
- 📌 Developers
- 📌 Brokers/DSA
- 📌 Banks
- 📌 Call centers

Key Documents

- 📌 Income Tax Return
- 📌 Salary Slip
- 📌 Form 16
- 📌 Bank Statement



- 📌 **Centralised processing centres** for greater efficiency and risk management
- 📌 **In-house legal and technical team** appraise applications and **In-house civil engineers team** conduct technical evaluation
- 📌 Bulk of collections done through **ECS and PDCs**

Our Corporate Social Responsibility



Education



Skill Development



Rural Development



Financial Literacy

Maharashtra

- Early Childhood Care and Education in 996 Anganwadis in Palghar
- Skill development centres in Chandrapur and Kolhapur to train 2,000 youth
- Village transformation in select five villages of Aurangabad

Rajasthan and Uttar Pradesh

- Financial literacy campaign

Assam

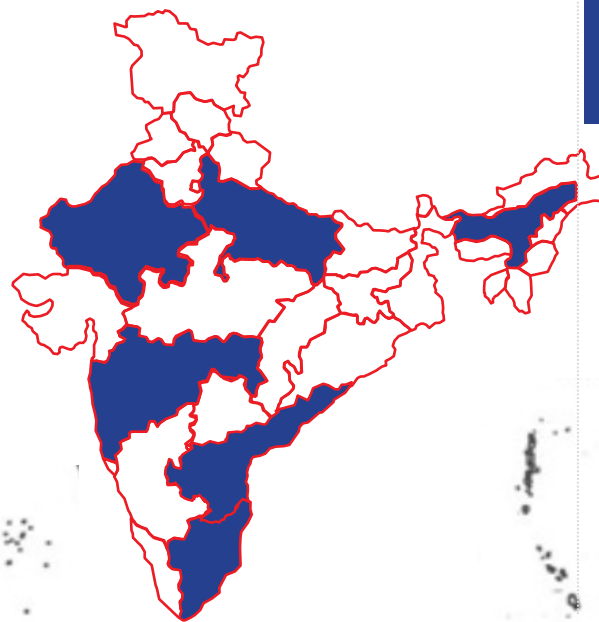
- Mid day meals for 20,000 children in Guwahati

Tamil Nadu

- Holistic care for tribal children

Andhra Pradesh

- Holistic care for tribal children

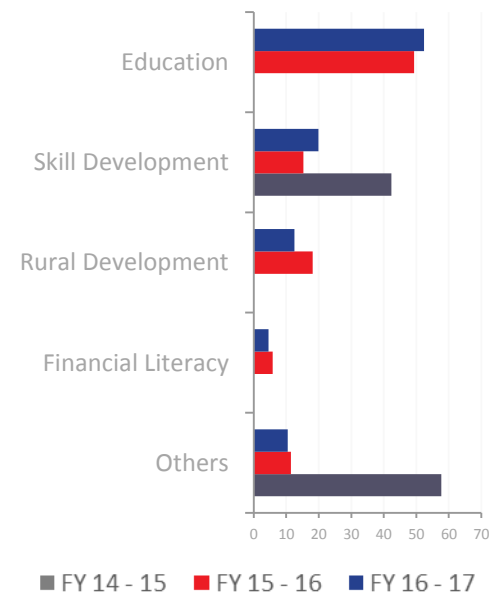


Changing lives of

1,00,000+



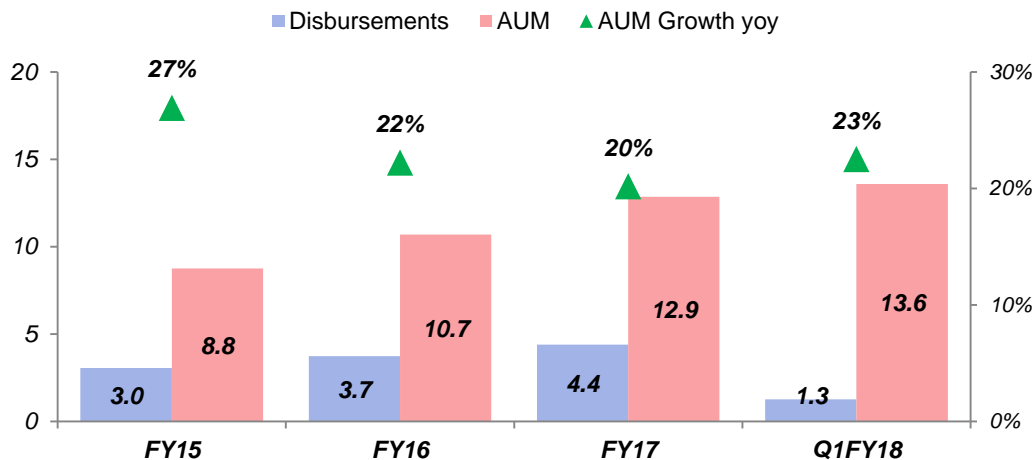
Invested close to USD 3.1 mn over the last 30 months with commitment to invest further USD 3.8 mn in FY17-18



Section 3

Business Strategy and Financial Performance

Robust AUM Growth



Values in USD bn

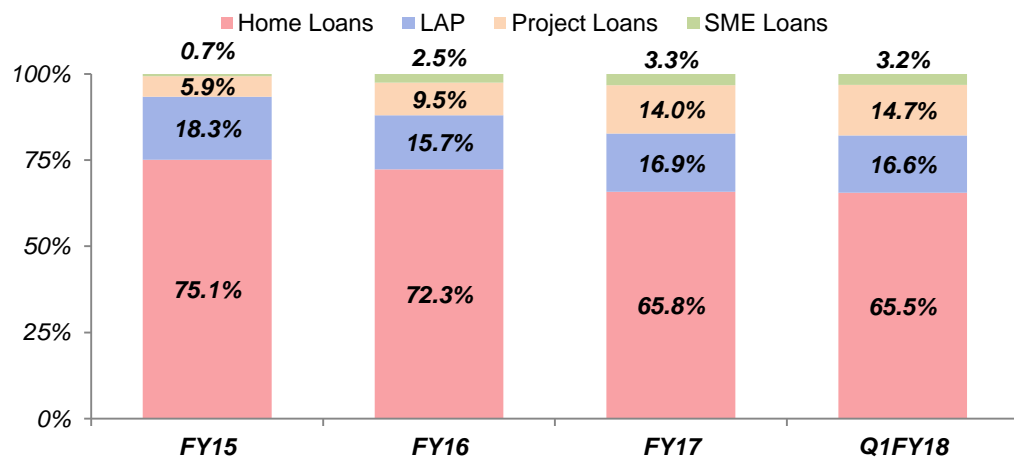
Affordable housing to lead growth, spurred by Govt focus and targeted subsidy schemes

Housing Loans comprise 4/5th of AUM and to maintain dominant share of DHFL's product offerings

Continued focus on LMI customer segment

Significant distribution footprint in Tier 2/3 towns aided by technology initiatives

Product Mix



Continuous Reduction in Cost of Funds

COST OF FUND	FY15	FY16	FY17	Q1FY18
Banks	10.81%	10.10%	8.91%	8.77%
Debt Capital Mkts	9.54%	9.28%	8.84%	8.75%
Fixed Deposits	10.34%	9.52%	8.91%	8.67%
ECB	8.56%	8.71%	8.95%	8.95%
NHB	7.93%	7.59%	7.55%	7.53%
Total	10.28%	9.67%	8.83%	8.71%

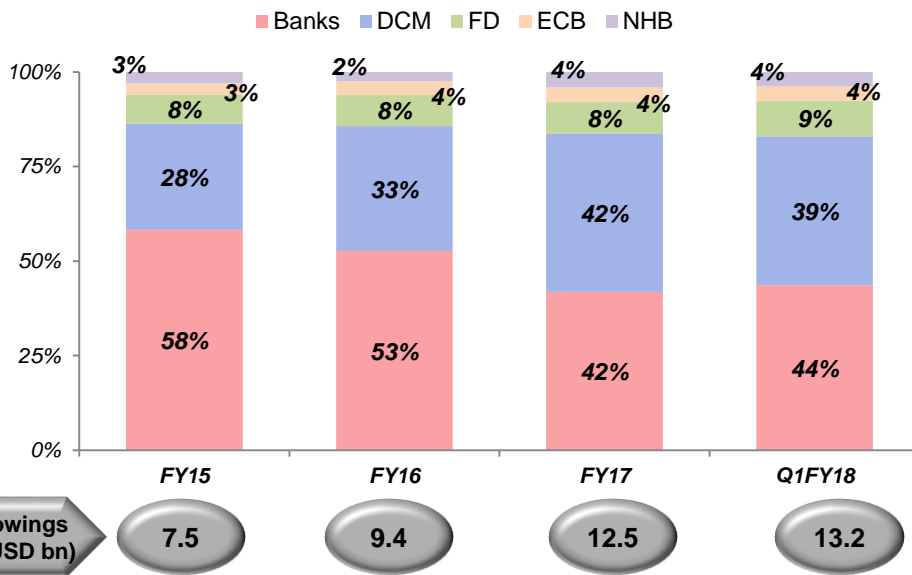
Continuous reduction in bank loans COF through successful re-negotiation of pricing – down 133 bps in 5 qtrs on entire book

Increase in share of Debt Capital Markets (DCM) – up 7% yoy to 39%

Continue focus on diversification of liabilities to further reduce cost of funds

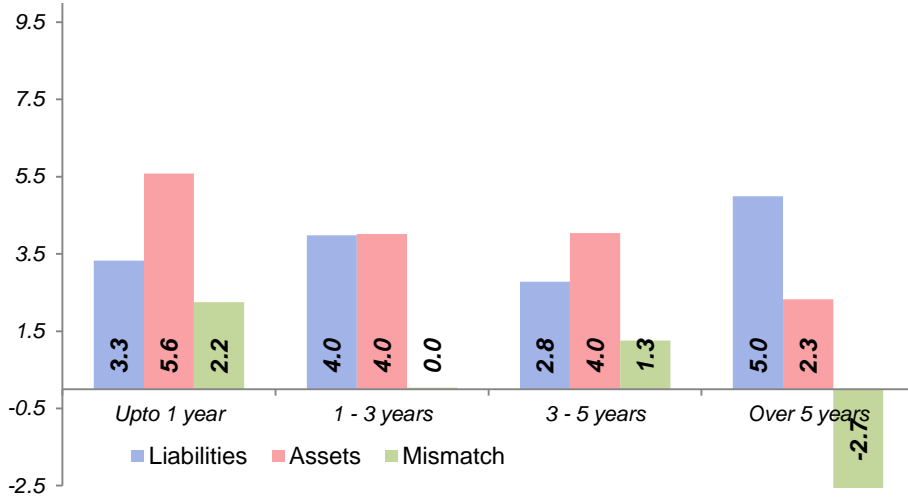
Grow Retail FD by offering innovative products, expanding distribution channels and leveraging technology

Liability Mix



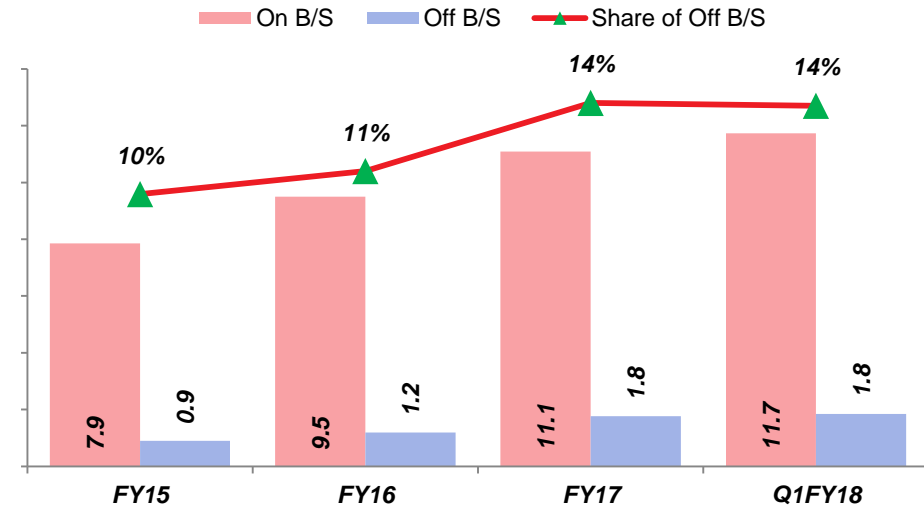
Superior Risk Management via Asset Liability Matching

No Asset Liability Mismatch



As on 30 June 2017

On / Off B-S Loan Book



No Asset Liability Mismatch in short and medium term buckets

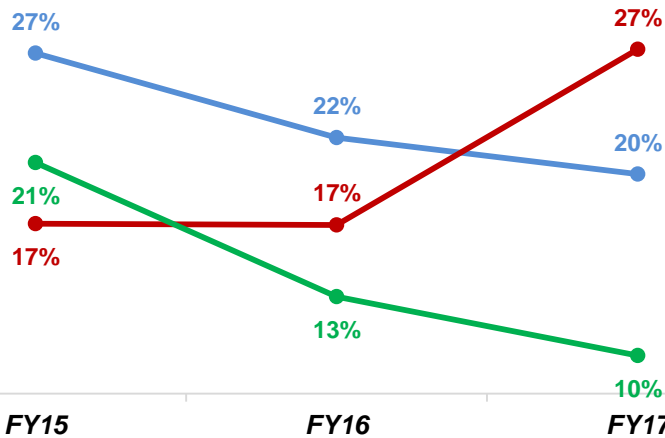
Securitised USD 213 mn in Q1FY18; share of Off B/S Loan Assets at 14% of Total AUM

Priority sector guidelines for affordable housing support DHFL strategy of increasing securitisation

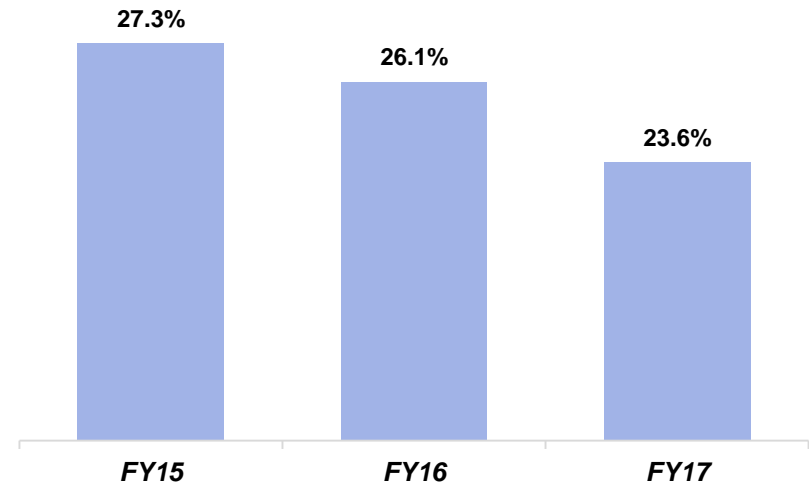
Improvement in Operating Efficiency

Growth Trends

—●— AUM growth yoy —●— PAT growth yoy —●— Opex growth yoy

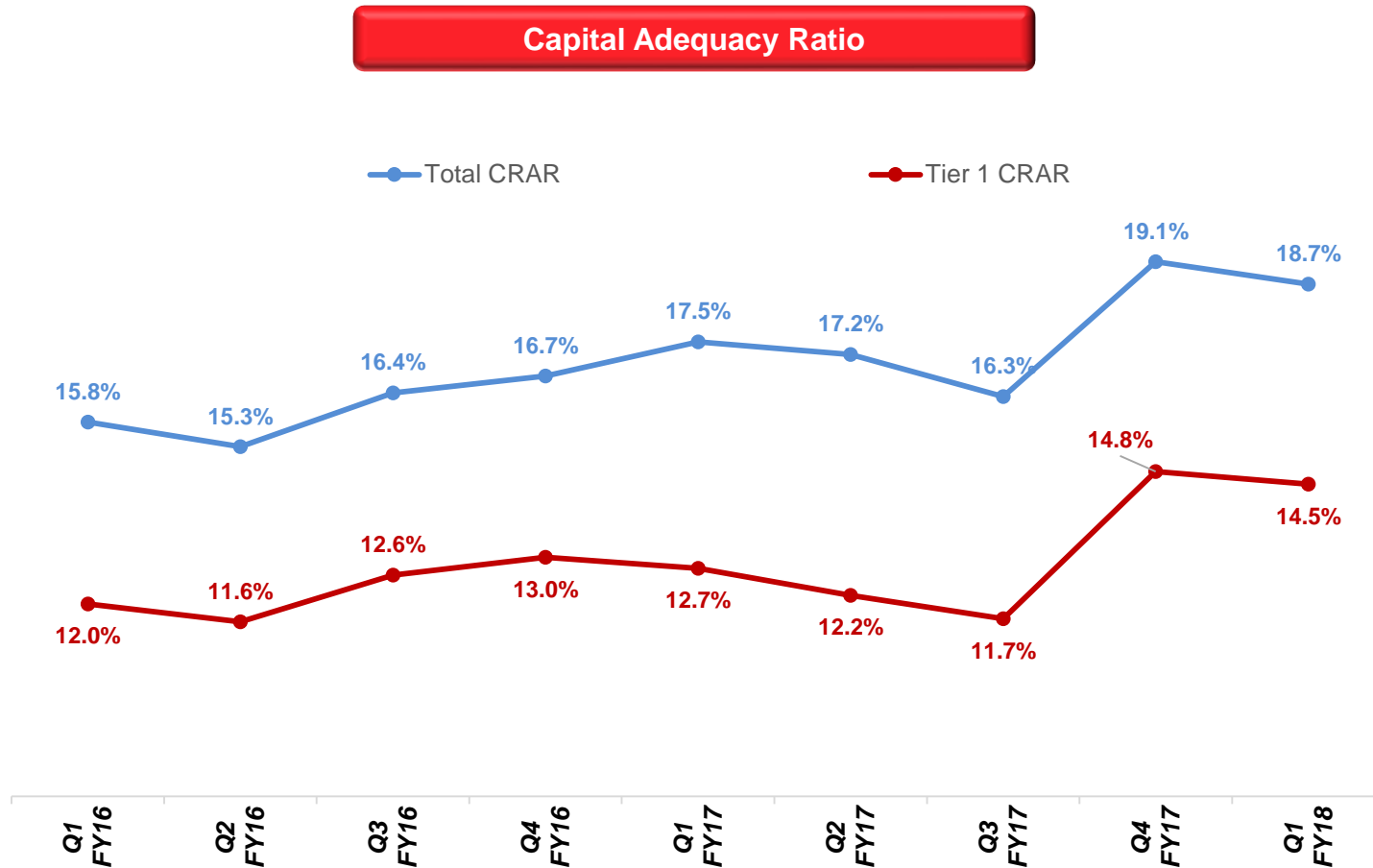


Cost / Income Ratio



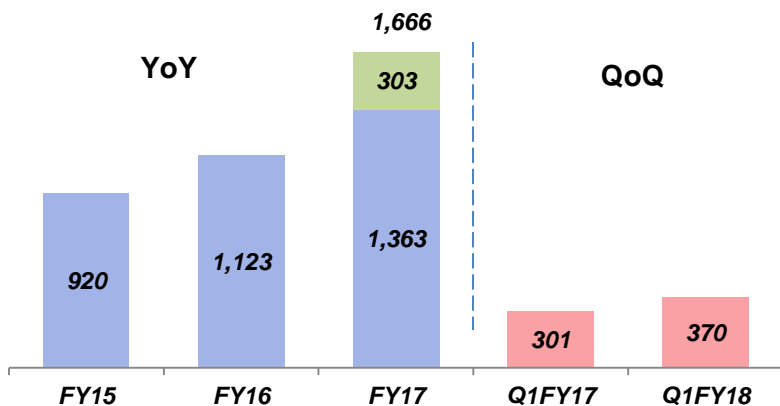
- Significant investment in last 3 years to drive network expansion and improve brand visibility
- Efficiency improvement and technological initiatives to drive operating leverage
- Cost to Income Ratio on a steady downward trend

Adequate Capital to Fund Growth for Next 2-3 Years

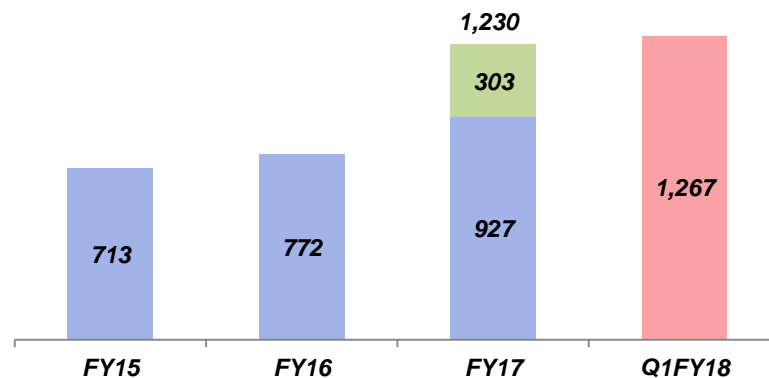


Financial Statements (Summary)

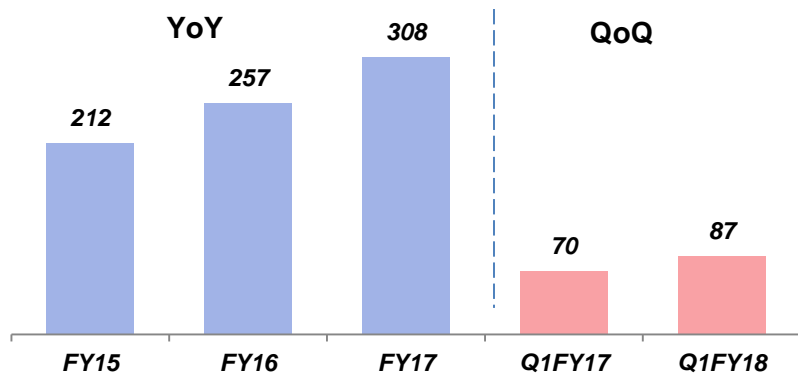
Total Income *



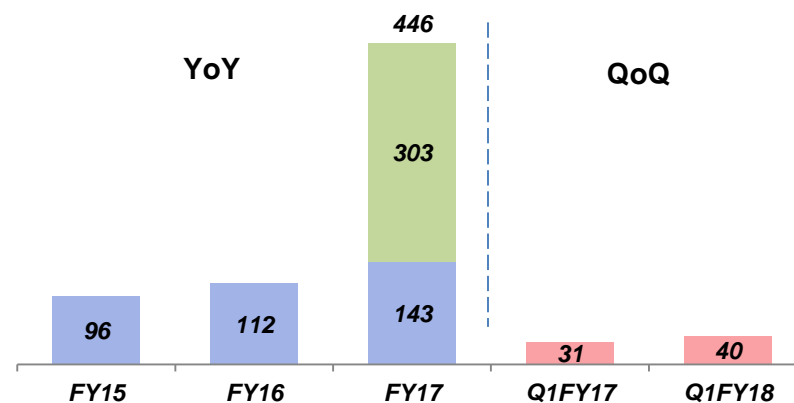
Net Worth *



Net Interest Income (NII)



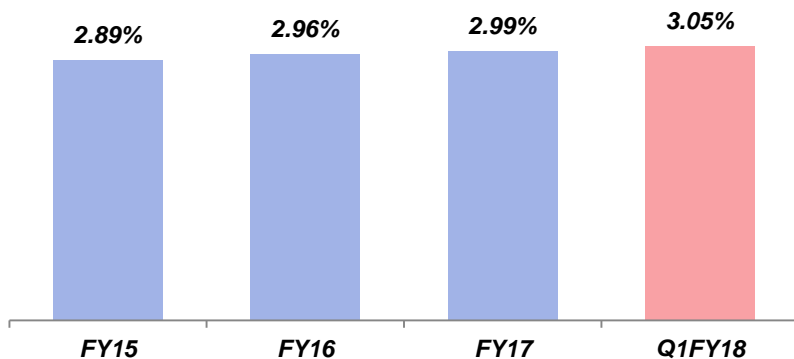
Profit After Tax *



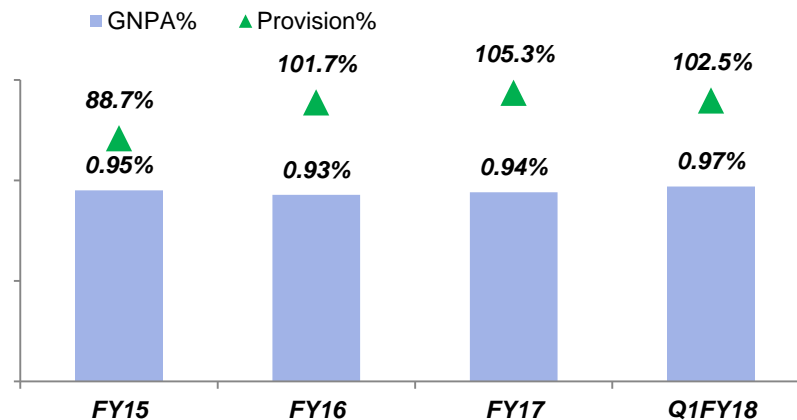
All values in USD mn based on DHFL Standalone Accounts

Key Financial Ratios

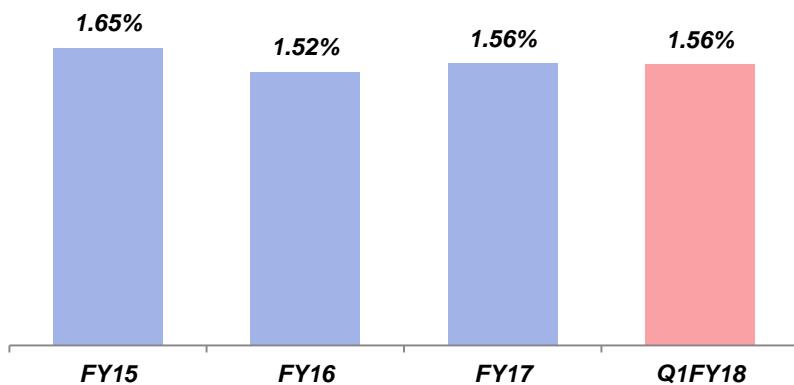
Net Interest Margin (NIM)



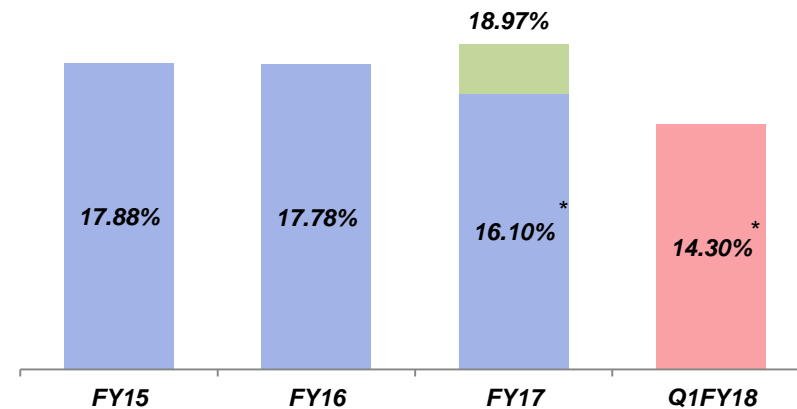
NPA Provisioning



Return on Assets (RoA)



Return on Equity (RoE)



All values based on DHFL Standalone Accounts

27 * Impact of stake sale of DPLI by DHFL (USD 303 mn) on Net Worth included in calculation of ratios (Impact on PAT in FY17 excluded)

Way Forward

Reduction in Cost of Funds through on-going diversification of liabilities

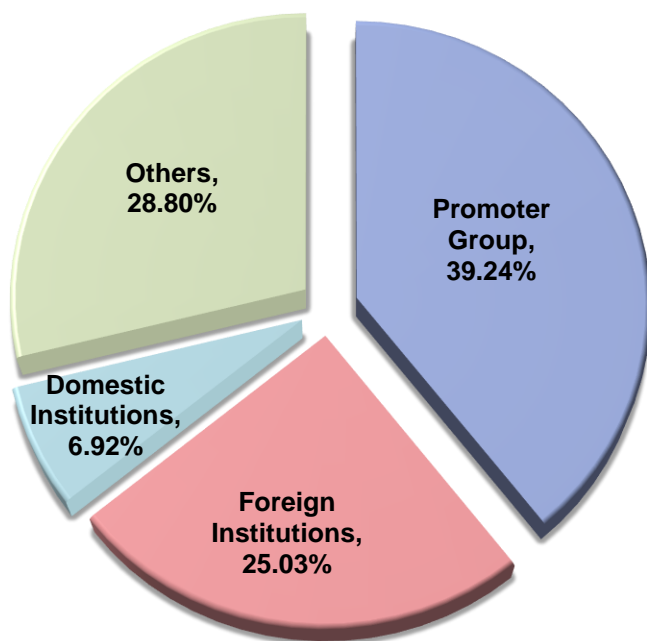
Moderation in operating expenses through efficiency improvement leading to reduction in C/I ratio

Revenue enhancement through better utilization of branch network and technology initiatives

Improvement in profitability parameters (RoA/RoE) through a combination of revenue synergies, lower COF and lower opex ratio

Shareholding

Shareholding Overview



Key Shareholders

SN	Name of Investor	% Holding
1	Rakesh Jhunjunwala *	3.59%
2	Acacia Partners *	3.06%
3	Life Insurance Corp. Of India	2.70%
4	Vanguard *	1.76%
5	Dimensional Funds *	1.74%
6	Goldman Sachs *	1.49%
7	Templeton *	1.48%
8	Neuberger Berman *	1.31%
9	Lazard *	1.06%
10	Copthall Mauritius	0.97%

* Held through multiple folio numbers/schemes

Annexure 1

Financial Statements – Q1 FY18

Financial Statement

	FY15	FY16	FY17	Q1FY18
INCOME STATEMENT				
Interest Income	898.3	1,101.4	1,331.4	362.0
(-) Interest Expenses	686.2	844.6	1,023.7	274.9
Net Interest Income (NII)	212.3	256.8	307.7	87.1
(+) Non Interest Income	21.8	21.7*	334.3	8.5
(-) Operating Expenses	68.9	78.2	86.2	23.2
(-) Depreciation	4.0	3.7	3.5	0.9
(-) Provisioning	16.2	26.9	33.5	12.8
Profit Before Tax	145.1	169.5*	518.8	58.6
(-) Taxes	49.5	57.4	73.1	18.5
Profit After Tax	95.5	112.2*	445.5	40.0
BALANCE SHEET				
Net Worth	713.2	771.8	1,230.2	1,266.6
Borrowings	7,526.3	9,400.6	12,514.0	13,197.1

All values in USD mn and based on DHFL Standalone Accounts

* FY17 numbers Include one time impact of Gain on Sale of stake in DPLI by DHFL of USD 303 mn

Assumed 1 USD = INR 65

Key Financial Ratios

	FY15	FY16	FY17	Q1FY18
Net Interest Income (NIM)	2.89%	2.96%	2.99%	3.05%
Cost/Income Ratio	27.32%	26.13%	23.63%^	23.37%
Gross NPA %	0.95%	0.93%	0.94%	0.97%
Provision Coverage Ratio (PCR)	88.7%	101.7%	105.3%	102.5%
Total CRAR	16.56%	16.74%	19.12%	18.65%
Tier 1 CRAR	12.53%	12.97%	14.75%	14.49%
Net Debt/Equity Ratio	10.14	11.23	9.30	9.07
Return on Assets (RoA)	1.65%	1.52%	1.56%^	1.56%
Return on Equity (RoE)	17.88%	17.78%	16.10%^	14.30%^
Earnings per share (USD/share)	0.37	0.38	1.47^	0.13
Dividend payout %	12.5%*	32.0%	12.2%	

Note:

All values based on DHFL Standalone Accounts

** FY15 DPS and Dividend payout % not adjusted for Bonus issue of 1:1 done in FY16*

^ Impact of stake sale of DPLI by DHFL (USD 303 mn) on Net Worth included in calculation of ratios (Impact on PAT in FY17 excluded)

Annexure 2

Management Team

Strong Management Team

DHFL has a highly experienced and cohesive management team, with average 20+ years experience in relevant industries

EXECUTIVE LEADERSHIP

Mr. Kapil Wadhawan

**Chairman and
Managing Director**

Mr. Harshil Mehta

Joint MD & CEO

MANAGEMENT TEAM

Mr. Santosh Nair

**Chief Business Officer
(CBO)**

Mr. Vivek Kannan

**Chief Operating Officer
(COO)**

Mr. Santosh Sharma

**Chief Financial Officer
(CFO)**

Mr. Bharat Pareek

Head - Treasury

Mr. Rishi Anand

**Business Head – Housing
Finance**

Mr. Rajendra Mirashie

**Business Head – Project
Finance**

Mr. Pranab Goel

Head – Investor Relations

**Ms. Niti Arya
Company Secretary**

Mr. Chinmay Dhoble

**Business Head – SME and
Mortgage Loans**

Mr. Vikas Arora

**Head – Risk and
Collections**

Mr. Jayesh Shah

**Head – Information
Technology**

Mr. Pradeep Bhaduria

**Business Head – Retail
Liability**

Vastly Experienced Board of Directors



**Mr. Kapil Wadhawan,
Chairman & MD (CMD)**

- ◆ Joined DHFL in 1996 & appointed CMD in 2009
- ◆ More than 2 decades of experience in financial services industry
- ◆ MBA from Edith Cowan University, Australia



**Mr. Dheeraj Wadhawan,
Non Executive Director**

- ◆ More than 15 years of experience in housing development & construction industry
- ◆ Graduated in Construction Management from University of London



**Mr. Harshil Mehta,
Joint MD & CEO**

- ◆ Ex MD & CEO of ICICI Home Finance
- ◆ Worked with ICICI Bank, Transamerica and Whirlpool prior to DHFL Group
- ◆ MBA from Mississippi State University, USA



**Mr. Mannil Venugopalan,
Independent Director**

- ◆ Former Chairman & MD, Bank of India
- ◆ Former Chairman & CEO, Federal Bank
- ◆ More than 4 decades experience in banking



**Mr. G.P. Kohli,
Independent Director**

- ◆ Former MD, Life Insurance Corp (LIC) of India
- ◆ Vast experience in insurance, housing, human resources and marketing



**Ms Vijaya Sampath,
Independent Director**

- ◆ Senior Partner in a law firm, Lakshmikumaran & Sridharan
- ◆ Ombudsperson for the Bharti Group
- ◆ 35+ yrs of corporate and legal experience



**Mr. Vijay Kumar Chopra,
Independent Director**

- ◆ Former Chairman & MD, Corporation Bank
- ◆ Former Chairman and MD, SIDBI
- ◆ Former Whole Time Member, SEBI
- ◆ More than 3 decades experience in banking

Group Management Centre

Kapil Wadhawan (Chairman & Managing Director)

Group Management Center

- Provides strategic direction and enhances synergistic value across the group
- Professionals with relevant expertise in respective fields and reputation for good governance



G Ravishankar

- More than 3 decades of experience in Automotive, Financial Services, Healthcare, IT Engineering Services and Airlines industry
- Held CEO and CFO roles in GE, Jet Airways and Geometric Limited

Srinath Sridharan

- Strategic counsel for nearly 2 decades with leading corporates across diverse sectors including automobile, e-commerce, advertising, realty and financial services



M Suresh

- More than 3 decades of experience in Strategy, Marketing, Sales & Distribution functions across leading FMCG and BFSI companies
- Former MD and CEO at Tata AIA



Awards and Recognition

FY18

Awarded 'Marketing Campaign of the Year' for the campaign 'Home Loan Dilse' at the National Awards for Marketing Excellence presented by Times Network

FY18

Won the Gold at the ACEF awards for the best use of Celebrity Endorsement for Home Loan Dil Se campaign

FY18

Won the Golden Globe Tigers Award 2017 for the Most Admired Service Provider in the Financial Sector held in Kuala Lumpur, Malaysia

FY18

Won the Gold for the CSR Campaign Delivering Hope at the Asia Pacific Customer Engagement Forum

FY17

Awarded the Dream Companies to Work in Housing Finance Sector organised by Times Ascent and World HRD Congress

FY17

'Gold' at the Asia Pacific Customer Engagement Forum & Awards for the Most Admired Customer Engaged Brand

FY17

DHFL and Mr. Kapil Wadhawan honored with the India's Greatest Brands and Leaders Award 2015-2016 organised by AsiaOne and URS Media Consulting Private Limited

FY17

Awarded the Best Housing Finance Company in the Financial Services Sector by CMO Asia and Stars Group

FY17

Won the Golden Peacock Innovative Product and Service Award 2016 for the innovative "Wealth2Health Fixed Deposit" product



Annexure 3

DHFL Group Associates

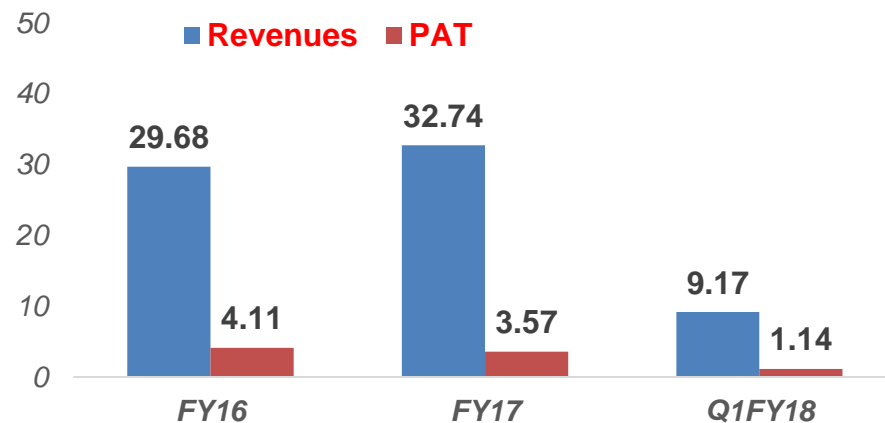
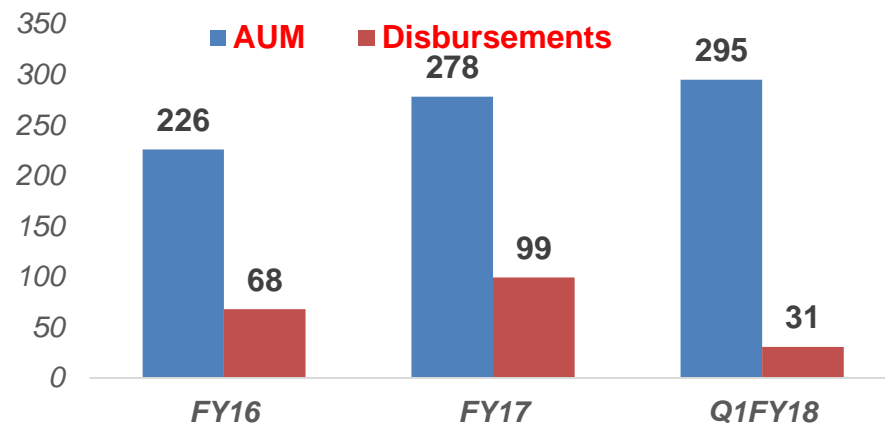
Associate Companies: DHFL Vysya HFC



Focus on Economically Weaker Section (EWS) and Low Income (LIG) customer segments

Business operations spread across South India (Karnataka, Andhra Pradesh, Telangana, Tamil Nadu & Kerala), Maharashtra and Uttar Pradesh

Network across 71 branches and service centres



Associate Companies: Aadhar Housing Finance



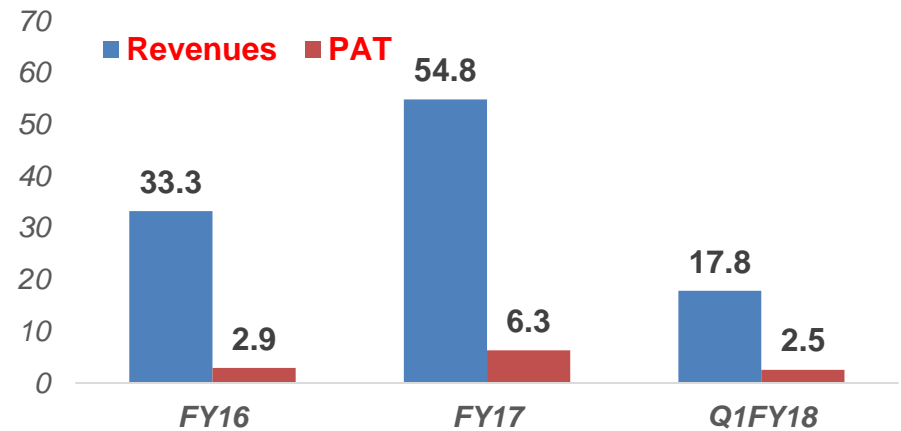
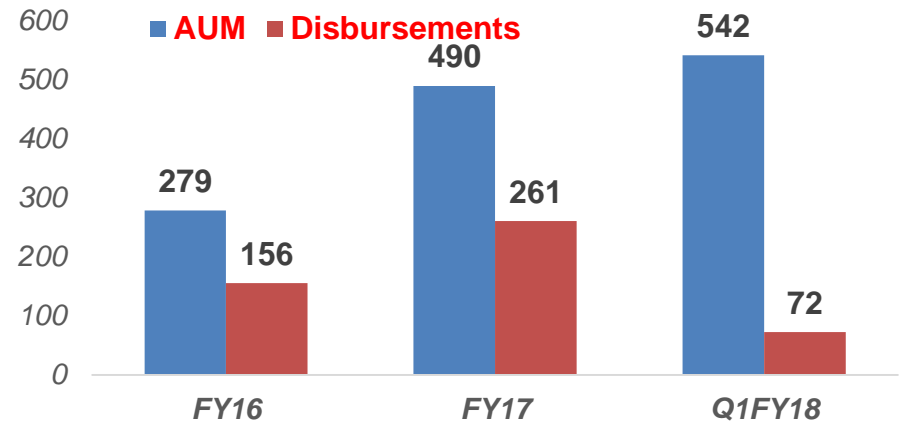
Focus on Economically Weaker Section (EWS) and Low Income (LIG) customer segments

Business operations spread across

- East (Bihar, Jharkhand, West Bengal, Orissa),
- North (Uttar Pradesh, Rajasthan, Uttarakhand)
- West (Maharashtra, Gujarat, Chhattisgarh, Madhya Pradesh)

Network of 174 branches

IFC has 20% equity stake in the company



Associate Companies: Avanse Financial Services



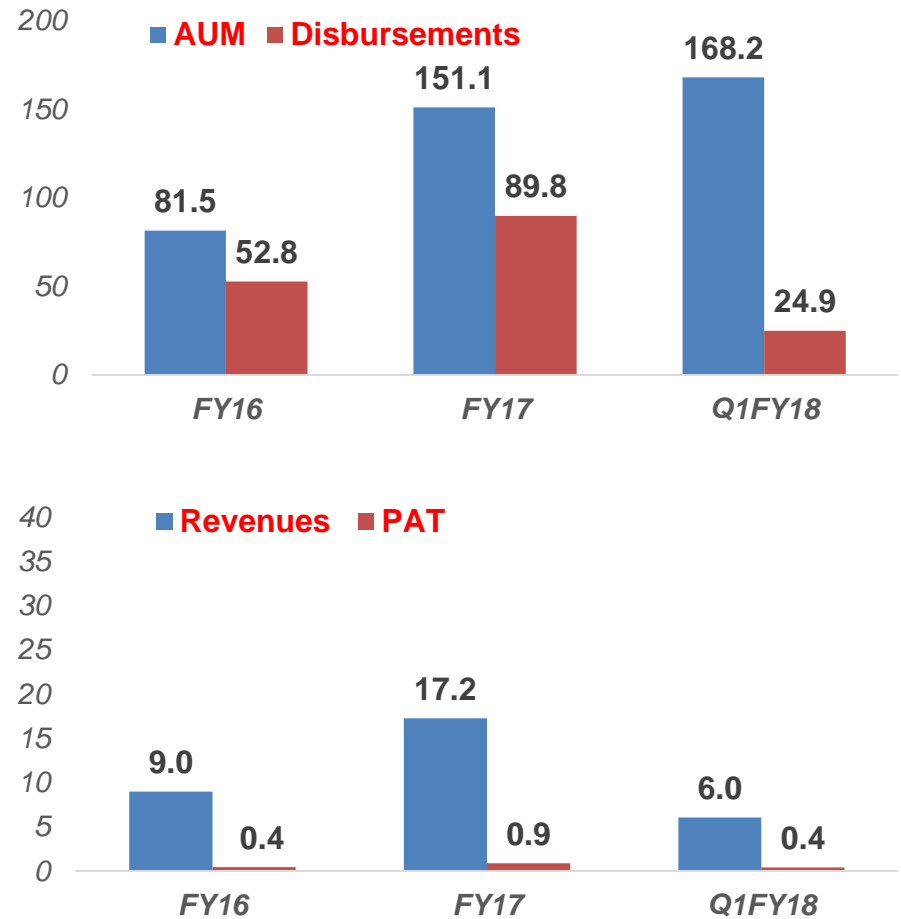
Launched in 2013 and now India's second largest education loan financing NBFC

Product wise breakup of AUM

- Domestic Institutions: 15%
- Foreign Institutions: 68%
- Others: 17%

Business coverage across 13 major educational markets of the country with additional coverage through 183 DHFL Centres

IFC has 20% equity stake in the company



Associate Companies: DHFL Pramerica Life Insurance (DPLI)



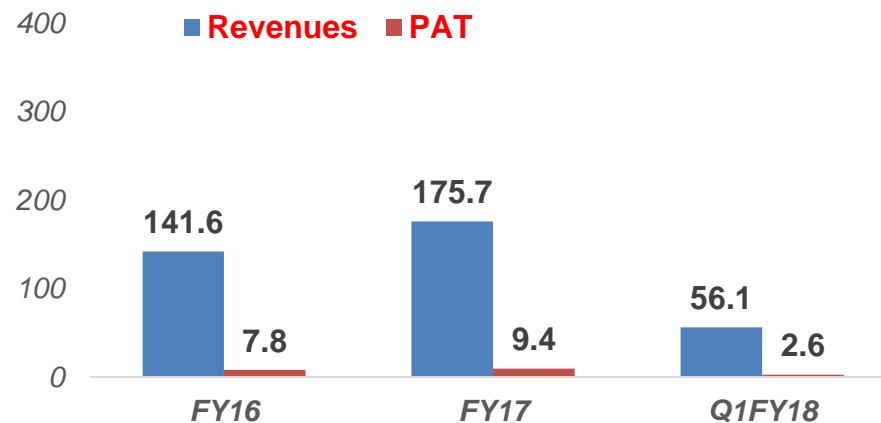
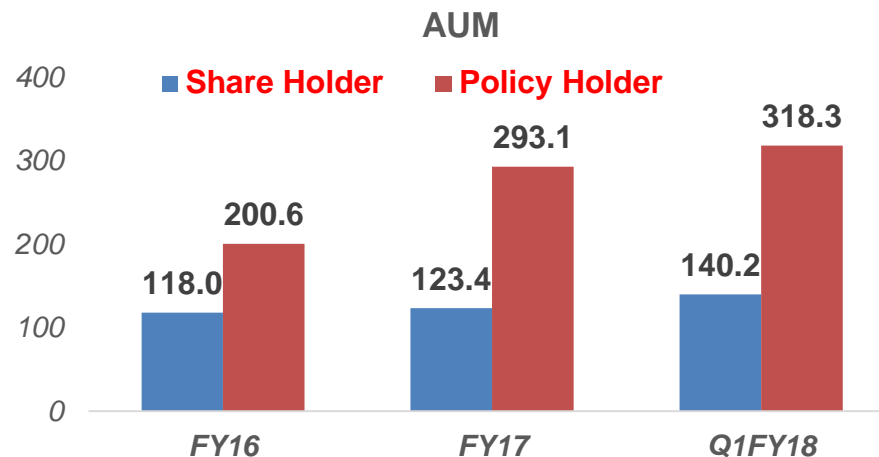
LIFE INSURANCE

JV with Prudential Financial Inc.* of United States

Presence in life insurance business with focus on traditional products

Transaction involving sale of 50% stake of DHFL in DPLI to a WOS (DHFL Investments Ltd) concluded in Mar 2017

Network of 103 branches and more than 9,000 agents



* Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the USA and its affiliates in select countries outside the USA. Neither PFI nor any of the Pramerica entities are affiliated in any manner with Prudential PLC, a company incorporated in the United Kingdom.

Associate Companies: DHFL Pramerica Asset Management (DPAMC)

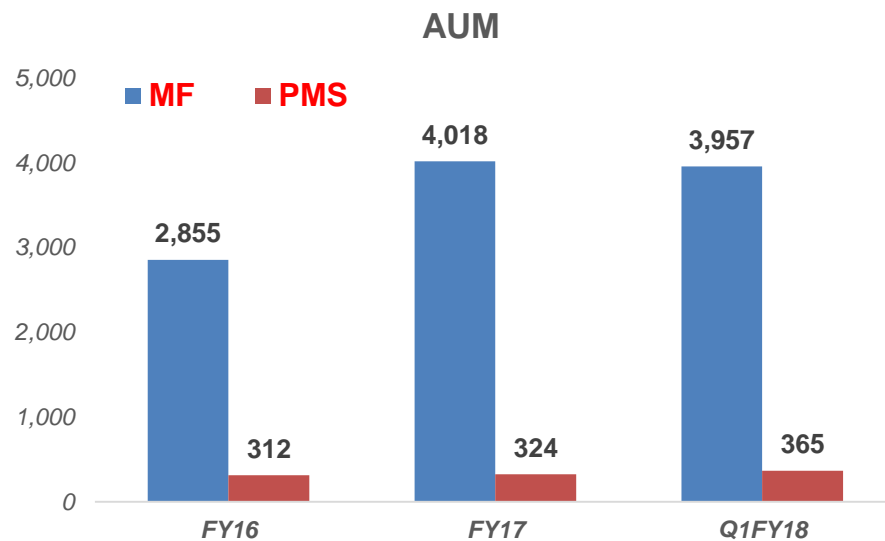


JV with Prudential Financial Inc.* of United States

Launched Mutual Fund (MF) business in 2010 and Portfolio Management Services (PMS) in 2013. Acquired Deutsche Asset Mgmt in 2016.

Network of more than 5,500 empanelled distributors and more than 1 lakh active folios

Headquartered in Mumbai with presence in 23 cities



PMS includes Discretionary & Advisory AUM

* Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the USA and its affiliates in select countries outside the USA. Neither PFI nor any of the Pramerica entities are affiliated in any manner with Prudential PLC, a company incorporated in the United Kingdom.

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This presentation may contain statements about events and expectations that may be “forward-looking,” including those relating to general business plans and strategy of Dewan Housing Finance Corporation Ltd. (“DHFL”) and its associates/subsidiaries/JVs, its future outlook and growth prospects, and future developments in its businesses and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of risks and uncertainties, including future changes or developments in DHFL and its associates/subsidiaries/JVs business, its competitive environment, its ability to implement its strategies and initiatives and respond to technological changes and political, economic, regulatory and social conditions in India. All financial data in this presentation is obtained from the Audited Financial Statements for FY2014, FY2015, FY2016 and FY2017, basis which the ratios are calculated. This presentation does not constitute a prospectus, offering circular or offering memorandum or an offer invitation or a solicitation of any offer to purchase or sell, any shares of DHFL should not be considered or construed in any manner whatsoever as a recommendation that any person should subscribe for or purchase any of DHFL's shares. None of the projections, expectations, estimates or prospects in this presentation should be construed as a forecast implying any indicative assurance or guarantee of future performance, nor that the assumptions on which such future projections, expectations, estimates, or prospects have been prepared are complete or comprehensive.

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