

DHFL/CSD/2018-19/1273

Date: 21st November, 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 Scrip Code : DHFL
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Dear Sir/ Madam,

Sub: Outcome of the Board Meeting and Disclosure under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Ref: Intimation under SEBI Listing Regulations

We wish to inform you that the Board of Directors of the Company at its meeting held on Wednesday, 21st November, 2018, which commenced at 11:30 a.m. (11:30 Hrs) and concluded at 1.55 p.m. (13.55 Hrs) inter-alia, approved the following:

- (a) Un-audited Financial Results (Standalone) of the Company for the second quarter / half year ended 30th September, 2018, along with the Limited Review Report thereon furnished by the Joint Statutory Auditors of the Company, as per Regulation 33 of the SEBI Listing Regulations and in compliance with the Indian Accounting Standards as per the provisions of the Companies (Indian Accounting Standards) Rules, 2015 ("the Rules") and other applicable laws. The said results were reviewed by the Audit Committee. The copies of the said Un-audited Financial Results (Standalone) for the second quarter / half year ended 30th September, 2018, along with the Limited Review Report thereon, as furnished by the Joint Statutory Auditors, are enclosed herewith;
- (b) Pursuant to the authority entrusted upon the Board of Directors and within the limits as approved by the Members of the Company vide special resolution passed at the 34th Annual General Meeting held on Wednesday, 27th June, 2018, the Board of Directors approved the issuance on Private Placement basis of (i) Non-Convertible Secured/Unsecured Redeemable Debentures, upto an amount Rs. 10,000 crore (Rupees Ten Thousand Crore only); (ii) Non-Convertible Subordinated Unsecured Debentures, upto an amount of Rs. 1,000 crore (Rupees One Thousand Crore only); and (iii) Non-Convertible Perpetual Unsecured Debentures, upto an amount of Rs. 1,000 crore (Rupees One Thousand Crore only) pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013, depending upon the prevailing market conditions and business requirements of the Company.



(c) Amendment to "Corporate Social Responsibility Policy" of the Company, inter-alia, in line with various amendments in the Companies Act, 2013 and notification of the Companies (Amendment) Act, 2017. The said amended Policy is being uploaded on the Company's website i.e. www.dhfl.com.

Kindly take the same on your record.

Thanking you

Yours sincerely,

for **Dewan Housing Finance Corporation Limited**



Niti Arya
Company Secretary
FCS - 5586



Encl.: as above

DEWAN HOUSING FINANCE CORPORATION LIMITED

Corporate Identity Number (CIN) - L65910MH1984PLC032639

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., email - response@dhfl.com

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

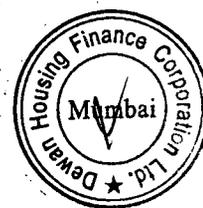
Tel. : (022) 6600 6999, Fax: (022) 6600 6998



STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30th SEPTEMBER, 2018

Rs. in lakh

PARTICULARS	Quarter ended			Half year ended	
	30.09.2018	30.06.2018	30.09.2017	30.09.2018	30.09.2017
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1 INCOME:					
Revenue from operations:					
- Interest Income	324,490	286,304	228,306	610,794	443,845
- Dividend Income	386	332	952	718	1,640
- Fees and Commission Income	16,452	10,996	8,289	27,448	19,382
- Net gain on fair value changes	3,234	4,370	14,277	7,604	29,615
- Net gain on derecognition of financial instruments under	-	-	387	-	741
- Income on derecognised (assigned) loans	4,142	10,721	8,644	14,863	13,495
- Others operating revenue	2,862	2,699	1,930	5,561	3,939
Total Revenue from operations	351,566	315,422	262,785	666,988	512,657
Other Income	356	642	421	998	541
Total Income	351,922	316,064	263,206	667,986	513,198
2 EXPENSES:					
Finance costs	244,021	219,311	195,024	463,332	377,566
Net loss on derecognition of financial instruments under amortised cost category	5,133	(2)	-	5,131	-
Employee benefits expenses	10,665	10,698	8,255	21,363	16,063
Employee Stock Options/Employee Stock Appreciation Rights Expenses	2,111	2,403	1,066	4,514	1,194
Depreciation and amortisation expense	1,186	859	625	2,045	1,265
Provision for expected credit loss	13,274	9,055	11,055	22,329	17,857
Others expenses	12,246	9,918	7,784	22,164	15,285
Total Expenses	288,636	252,242	223,809	540,878	429,230
3 Profit before tax (1-2)	63,286	63,822	39,397	127,108	83,968
4 Tax Expense					
Current tax	17,050	18,329	14,823	35,379	25,460
Deferred tax	2,362	1,991	(4,204)	4,353	(2,512)
Total tax expense	19,412	20,320	10,619	39,732	22,948
5 Profit for the period (3-4)	43,874	43,502	28,778	87,376	61,020
6 Other comprehensive income					
- Items that will not be reclassified to profit or loss					
Remeasurements of the defined benefit plans	(76)	(75)	(76)	(151)	(151)
Tax on above	21	21	21	42	42
- Items that will be classified to profit or loss					
Cash flow hedge reserves	4,077	5,197	695	9,274	(2,468)
Tax on above	(1,140)	(1,453)	(194)	(2,593)	690
Total Other comprehensive income	2,882	3,690	446	6,572	(1,887)
7 Total comprehensive income for the period (5+6)	46,756	47,192	29,224	93,948	59,133
Earnings per share (Face value of Rs. 10 each) (not annualised)					
Basic (in Rs.)	13.98	13.87	9.18	27.85	19.47
Diluted (in Rs.)	13.92	13.81	9.15	27.73	19.41
8 Paid-up Equity Share Capital (Face value ₹ 10/-)	31,380	31,366	31,355	31,380	31,355



Notes:

Note 1: Unaudited Standalone Balance Sheet as at September 30, 2018		Rs. in lakh
Particulars	As at September 30, 2018	
ASSETS		
Financial Assets:		
Cash and cash equivalents		190,560
Other bank balances		303,391
Derivative financial instruments		34,004
Trade Receivables		1,653
Loans		11,069,952
Investments		361,825
Others financial assets		220,363
		12,181,748
Non-financials Assets		
Property, Plant and Equipment		83,796
Capital Work-in-Progress		-
Intangible assets under development		15,269
Intangible assets		641
Other Non-financials Assets		6,019
		105,725
Total Assets		12,287,473
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities:		
Derivative financial instruments		-
Trade Payables:-		-
- micro enterprises and small enterprises		-
- Others		12,610
Debts Securitized		5,173,234
Borrowings (Other than debts securitized)		4,545,790
Deposits		1,045,690
Subordinated Liabilities		113,380
Other financial liabilities		319,461
		11,210,165
Non-Financial Liabilities:		
Current tax liabilities (Net)		6,977
Provisions		1,132
Deferred tax liabilities (Net)		4,166
Other non-financial liabilities		24,970
		37,245
EQUITY		
Equity Share capital		31,380
Other Equity		1,008,683
Total Equity		1,040,063
Total Liabilities and Equity		12,287,473

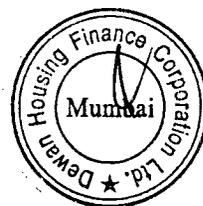


2. The Company has adopted Indian Accounting Standards (“Ind AS”) with effect from 1st April, 2018, the date of transition being 1st April, 2017, with comparative figures being restated to make them comparable. The above financial results have been prepared in accordance with Ind AS that are applicable to the Company based on MCA Notification G.S.R. 111 (E) and G.S.R. 365(E) dated February 16, 2015 and March 30, 2016 respectively. Any application guidance/ clarifications/ directions issued by National Housing Bank or other regulators are adopted/implemented as and when they are issued/ made applicable.

In accordance with SEBI Circular No. CIR/CFD/FAC/62/2016 dated 5th July, 2016, the Company has opted to give Ind AS compliant financial results only for current quarter and half year ended 30th September, 2018 and corresponding previous quarter and half year ended 30th September, 2017.

3. The net profit reconciliation between the figures reported, net of tax, under previous GAAP and Ind AS is given below:

	(Rs in lakh)	
	Quarter ended	Half Year ended
	30-Sept-17	30-Sept-17
Net Profit after tax as per previous GAAP	29,330	55,378
Adjustments on account of:		
Effective interest rate for financial assets and liabilities recognised at amortised cost / net interest on credit impaired loans	(8,156)	(7,560)
Income on derecognised (assigned) loans	6,228	9,722
Application of expected credit loss	(256)	787
Fair valuation of investments	(29)	(208)
Fair valuation of Employee Stock Options / Employee Stock Appreciation Rights	(480)	(572)
Reclassification of actuarial gains and losses on employee benefit plans to Other Comprehensive Income	55	109
Reversal of deferred tax liability on Special Reserve [Sec 36(1)(viii)]	2,086	3,364
Net Profit after tax as per Ind AS	28,778	61,020
Other Comprehensive Income (net of tax)	446	(1,887)
Total Comprehensive Income (net of tax) as per Ind AS	29,224	59,133



4. As per requirements of Ind AS 108 on 'Operating Segments', based on evaluation of financial information by the Chief Operating Decision Maker (CODM) for allocating resources and assessing performance, the Company has identified a single segment i.e. providing loans for purchase or constructions of residential houses including all other activities. Accordingly, there are no separate reportable segments as per Ind AS 108.
5. The above unaudited standalone financial results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 21st November, 2018.
6. During the quarter, the Company has issued and allotted 139,744 equity shares of ₹ 10/- each pursuant to exercise of Stock appreciation rights under the 'ESAR /ESOS Scheme' by eligible employees.
7. The above results for the quarter and half year ended 30th September, 2018 have been subjected to "Limited Review" by the Statutory Auditors of the Company.
8. Additional information required to be disclosed in term of Regulation 52(4) of Chapter V (Obligations of Listed Entity which has listed its Non- Convertible Debt Securities) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I to these results.

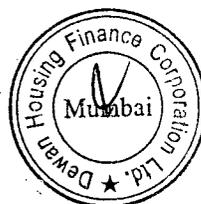
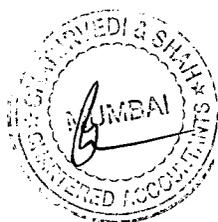
For DEWAN HOUSING FINANCE CORPORATION LIMITED



KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR
DIN 00028528

Place: Mumbai

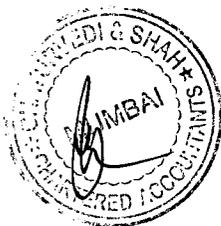
Date: 21st November, 2018



INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF DEWAN HOUSING FINANCE CORPORATION LIMITED

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of Dewan Housing Finance Corporation Limited (the "Company"), for the quarter and half year ended 30th September, 2018 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.
2. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.



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5. The previously issued financial information of the Company for the quarter and half year ended 30th September, 2017 were prepared in accordance with the Companies (Accounting Standards) Rules, 2006 were reviewed by one of us (whose report dated 16th October, 2017 was unmodified). These previously issued financial information have been restated to comply with Ind AS and included in this Statement as comparative financial information. The adjustments made to the previously issued financial information to comply with Ind AS have been reviewed by us.

Our report is not modified in respect of the above matter.

For **Chaturvedi & Shah**

Chartered Accountants
(Registration No.101720W)



Jignesh Mehta
Partner
Membership No. 102749



For **Deloitte Haskins & Sells LLP**

Chartered Accountants
(Registration No.117366W / W-100018)



Abhijit A. Damle
Partner
Membership No. 102912

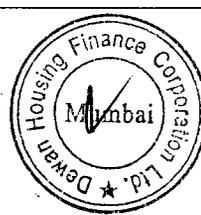
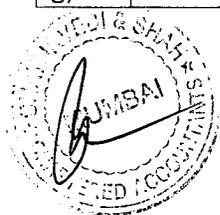


Mumbai, dated: 21st November, 2018

Annexure I

Additional Information in Compliance with Regulation 52(4) of Chapter V (Obligations of Listed Entity which has listed its Non- Convertible Debt Securities) of Securities 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	CARE A1+	-	ICRA A1+	CRISIL A1+
	IPDs	CARE AA (Stable)	BWR AA+ (Stable)	-	-
	Subordinated debt	CARE AA+ (Stable)	BWR AAA (Stable)	-	-
	NCDs	CARE AAA (Stable)	BWR AAA (Stable)	-	-
	NCDs (Public Issue)	CARE AAA (Stable)	BWR AAA (Stable)	-	-
	Long-term Bank Loans	CARE AAA (Stable)	-	-	-
	FD	CARE AAA (FD) (Stable)	BWR FAAA (Stable)	-	-
b)	Asset cover available				
	The 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 30 th September 2018.				
	Particulars	As on 30th September, 2018			
c)	Debt – equity ratio;	10.46			
d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not; and,	Details as per Annexure A			
e)	Next due date for the payment of interest/ dividend of non-convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount;	Details as per Annexure B			
f)	Debt service coverage ratio; (Profit before tax + Finance Costs + Loan repayments received during the period) / (Finance Costs + Borrowings repaid during the period)	0.44			
g)	Interest service coverage ratio:	1.27			



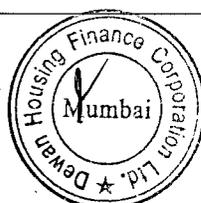
h)	Outstanding redeemable preference shares (quantity and value)	N.A
i)	Capital redemption reserve (Rs. In lakh)	-
j)	Debenture redemption reserve for Privately Placed Debenture (*)	-
k)	Debenture redemption reserve for Public Issue of NCDs (Rs. In lakh)	117,000

*The MCA has vide its notification dated 18th 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 debentures.

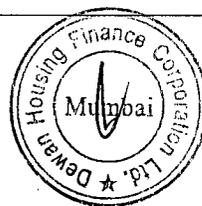
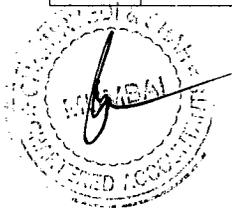
Annexure A

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.

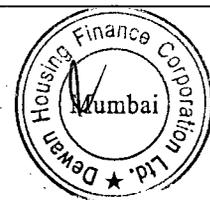
Sr. No.	Secured / Unsecured	ISIN No.	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
1	Secured	INE202B07654	03-Apr-18 & 26-Sep-18	26-Sep-18
2	Secured	INE202B07787	03-Apr-18 & 04-Jun-18	04-Jun-18
3	Secured	INE202B07803	03-Apr-18 & 15-Jun-18	15-Jun-18
4	Secured	INE202B07829	03-Apr-18 & 28-Jun-18	28-Jun-18
5	Secured	INE202B07837	03-Apr-18 & 03-Jul-18	03-Jul-18
6	Secured	INE202B07DF2	19-Jul-18	19-Jul-18
7	Secured	INE202B07DR7	16-Apr-18	16-Apr-18
8	Secured	INE202B07EC7	09-Apr-18 & 11-Jun-18	11-Jun-18
9	Secured	INE202B07EZ8	22-Jun-18	22-Jun-18
10	Secured	INE202B07FG5	26-Jun-18	26-Jun-18
11	Secured	INE202B07FW2	24-Aug-18	24-Aug-18
12	Secured	INE202B07GR0	30-May-18	30-May-18
13	Secured	INE202B07HC0	18-Jun-18 & 16-Aug-18	16-Aug-18
14	Secured	INE202B07IQ8	25-Jun-18	25-Jun-18
15	Secured	INE202B07IR6	17-Jul-18 & 19-Jul-18	19-Jul-18
16	Secured	INE202B07IT2	28-Sep-18	28-Sep-18
17	Secured	INE202B07FT8	09-Aug-18	09-Aug-18
18	Secured	INE202B07FU6	16-Aug-18	16-Aug-18
19	Secured	INE202B07FV4	31-Jul-18	31-Jul-18
20	Secured	INE202B07GB4	30-Aug-18	30-Aug-18
21	Secured	INE202B07GC2	13-Sep-18	13-Sep-18
22	Secured	INE202B07530	03-Apr-18	
23	Secured	INE202B07555	03-Apr-18	
24	Secured	INE202B07597	03-Apr-18	
25	Secured	INE202B07647	03-Apr-18	
26	Secured	INE202B07886	03-Apr-18	
27	Secured	INE202B07878	03-Apr-18	
28	Secured	INE202B07852	03-Apr-18	



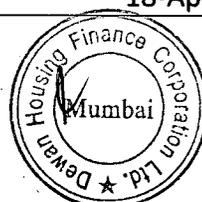
Sr. No.	Secured / Unsecured	ISIN No	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
29	Secured	INE202B07845	03-Apr-18	
30	Secured	INE202B07894	03-Apr-18	
31	Secured	INE202B07902	03-Apr-18	
32	Secured	INE202B07928	03-Apr-18	
33	Secured	INE202B07AI2	30-Apr-18	
34	Secured	INE202B07AJ0	30-Apr-18	
35	Secured	INE202B07AX1	11-Jun-18	
36	Secured	INE202B07AY9	11-Jun-18	
37	Secured	INE202B07AZ6	12-Jun-18	
38	Secured	INE202B07BC3	18-Jun-18	
39	Secured	INE202B07BH2	25-Jun-18	
40	Secured	INE202B07BI0	14-Aug-18	
41	Secured	INE202B07BJ8	20-Aug-18	
42	Secured	INE202B07EN4	30-Apr-18	
43	Secured	INE202B07EQ7	21-May-18	
44	Secured	INE202B07ER5	21-May-18	
45	Secured	INE202B07ES3	29-May-18	
46	Secured	INE202B07EY1	04-Jun-18	
47	Secured	INE202B07FB6	25-Jun-18	
48	Secured	INE202B07FH3	03-Jul-18	
49	Secured	INE202B07FI1	09-Jul-18	
50	Secured	INE202B07FJ9	09-Jul-18	
51	Secured	INE202B07FO9	16-Jul-18	
52	Secured	INE202B07FP6	16-Jul-18	
53	Secured	INE202B07FQ4	16-Jul-18	
54	Secured	INE202B07FR2	07-Aug-18	
55	Secured	INE202B07FX0	27-Aug-18	
56	Secured	INE202B07FY8	27-Aug-18	
57	Secured	INE202B07FZ5	10-Sep-18	
58	Secured	INE202B07GA6	10-Sep-18	
59	Secured	INE202B07GI9	30-May-18	
60	Secured	INE202B07GI9	30-Aug-18	
61	Secured	INE202B07GS8	05-Apr-18	
62	Secured	INE202B07GT6	25-Apr-18	
63	Secured	INE202B07GU4	25-Apr-18	
64	Secured	INE202B07GX8	04-Jun-18	
65	Secured	INE202B07GY6	04-Jun-18	
66	Secured	INE202B07GZ3	11-Jun-18	
67	Secured	INE202B07HA4	11-Jun-18	
68	Secured	INE202B07HD8	18-Jun-18	
69	Secured	INE202B07HF3	18-Jun-18	
70	Secured	INE202B07HG1	18-Jun-18	



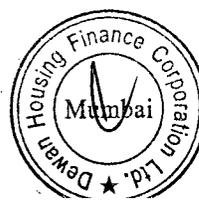
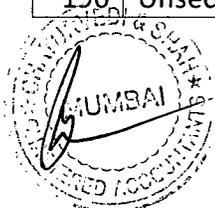
Sr. No.	Secured / Unsecured	ISIN No	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
71	Secured	INE202B07HH9	18-Jun-18	
72	Secured	INE202B07HJ5	30-Jul-18	
73	Secured	INE202B07HK3	16-Apr-18	
74	Secured	INE202B07HK3	16-May-18	
75	Secured	INE202B07HK3	16-Jun-18	
76	Secured	INE202B07HK3	16-Jul-18	
77	Secured	INE202B07HK3	16-Aug-18	
78	Secured	INE202B07HK3	17-Sep-18	
79	Secured	INE202B07HL1	16-Apr-18	
80	Secured	INE202B07HL1	16-May-18	
81	Secured	INE202B07HL1	16-Jun-18	
82	Secured	INE202B07HL1	16-Jul-18	
83	Secured	INE202B07HL1	16-Aug-18	
84	Secured	INE202B07HL1	17-Sep-18	
85	Secured	INE202B07HM9	16-Apr-18	
86	Secured	INE202B07HM9	16-May-18	
87	Secured	INE202B07HM9	16-Jun-18	
88	Secured	INE202B07HM9	16-Jul-18	
89	Secured	INE202B07HM9	16-Aug-18	
90	Secured	INE202B07HM9	17-Sep-18	
91	Secured	INE202B07HN7	16-Apr-18	
92	Secured	INE202B07HN7	16-May-18	
93	Secured	INE202B07HN7	16-Jun-18	
94	Secured	INE202B07HN7	16-Jul-18	
95	Secured	INE202B07HN7	16-Aug-18	
96	Secured	INE202B07HN7	17-Sep-18	
97	Secured	INE202B07HO5	16-Apr-18	
98	Secured	INE202B07HO5	16-May-18	
99	Secured	INE202B07HO5	16-Jun-18	
100	Secured	INE202B07HO5	16-Jul-18	
101	Secured	INE202B07HO5	16-Aug-18	
102	Secured	INE202B07HO5	17-Sep-18	
103	Secured	INE202B07HP2	16-Apr-18	
104	Secured	INE202B07HP2	16-May-18	
105	Secured	INE202B07HP2	16-Jun-18	
106	Secured	INE202B07HP2	16-Jul-18	
107	Secured	INE202B07HP2	16-Aug-18	
108	Secured	INE202B07HP2	17-Sep-18	
109	Secured	INE202B07HQ0	16-Aug-18	
110	Secured	INE202B07HR8	16-Aug-18	
111	Secured	INE202B07HS6	16-Aug-18	
112	Secured	INE202B07HT4	16-Aug-18	



Sr. No.	Secured / Unsecured	ISIN No	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
113	Secured	INE202B07HU2	16-Aug-18	
114	Secured	INE202B07HV0	16-Aug-18	
115	Secured	INE202B07IC8	16-Aug-18	
116	Secured	INE202B07ID6	16-Aug-18	
117	Secured	INE202B07IE4	22-Aug-18	
118	Secured	INE202B07IJ3	10-Sep-18	
119	Secured	INE202B07IK1	10-Sep-18	
120	Secured	INE202B07IL9	10-Sep-18	
121	Secured	INE202B07IM7	10-Sep-18	
122	Secured	INE202B07IN5	10-Sep-18	
123	Secured	INE202B07IO3	10-Sep-18	
124	Secured	INE202B07IY2	04-Jun-18	
125	Secured	INE202B07IZ9	04-Jun-18	
126	Secured	INE202B07JA0	04-Jun-18	
127	Secured	INE202B07JB8	04-Jun-18	
128	Secured	INE202B07JC6	04-Jun-18	
129	Secured	INE202B07JD4	04-Jun-18	
130	Secured	INE202B07JE2	04-Jun-18	
131	Secured	INE202B07JF9	04-Jul-18	
132	Secured	INE202B07JF9	04-Aug-18	
133	Secured	INE202B07JF9	04-Sep-18	
134	Secured	INE202B07JG7	04-Jul-18	
135	Secured	INE202B07JG7	04-Aug-18	
136	Secured	INE202B07JG7	04-Sep-18	
137	Secured	INE202B07JH5	04-Jul-18	
138	Secured	INE202B07JH5	04-Aug-18	
139	Secured	INE202B07JH5	04-Sep-18	
140	Secured	INE564G07391	16-Aug-18	
141	Secured	INE564G07417	15-Sep-18	
142	Secured	INE202B07JK9	28-Aug-18	
143	Secured	INE202B07JM5	06-Apr-18	
144	Secured	INE202B07JM5	07-May-18	
145	Secured	INE202B07JM5	06-Jun-18	
146	Secured	INE202B07JM5	06-Jul-18	
147	Secured	INE202B07JM5	06-Aug-18	
148	Secured	INE202B07JM5	06-Sep-18	
149	Secured	INE202B07AU7	27-Sep-18	27-Sep-18
150	Secured	INE202B07AV5	27-Sep-18	27-Sep-18
151	Secured	INE202B07DK2	01-Aug-18	01-Aug-18
152	Secured	INE202B07DL0	24-Apr-18	24-Apr-18
153	Secured	INE202B07DM8	10-Apr-18	10-Apr-18
154	Secured	INE202B07DN6	18-Apr-18	18-Apr-18



Sr. No.	Secured / Unsecured	ISIN No	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
155	Secured	INE202B07EA1	04-Apr-18	04-Apr-18
156	Secured	INE202B07EF0	09-Apr-18	09-Apr-18
157	Secured	INE202B07EJ2	17-Apr-18	17-Apr-18
158	Secured	INE202B07EL8	24-Apr-18	24-Apr-18
159	Secured	INE202B07EP9	30-Apr-18	30-Apr-18
160	Secured	INE202B07EW5	24-May-18	24-May-18
161	Secured	INE202B07EX3	31-May-18	31-May-18
162	Secured	INE202B07FF7	14-Jun-18	14-Jun-18
163	Secured	INE202B07FK7	10-Jul-18	10-Jul-18
164	Secured	INE202B07FM3	13-Jul-18	13-Jul-18
165	Unsecured	INE202B08603	03-Apr-18	
166	Unsecured	INE202B08611	03-Apr-18	
167	Unsecured	INE202B08595	03-Apr-18	
168	Unsecured	INE202B08595	02-Jul-18	
169	Unsecured	INE202B08629	03-Apr-18	
170	Unsecured	INE202B08660	03-Apr-18	
171	Unsecured	INE202B08678	03-Apr-18	
172	Unsecured	INE202B08678	02-Jul-18	
173	Unsecured	INE202B08686	03-Apr-18	
174	Unsecured	INE202B08694	03-Apr-18	
175	Unsecured	INE202B08694	02-Jul-18	
176	Unsecured	INE202B08702	03-Apr-18	
177	Unsecured	INE202B08702	01-May-18	
178	Unsecured	INE202B08702	01-Jun-18	
179	Unsecured	INE202B08702	30-Jun-18	
180	Unsecured	INE202B08702	01-Aug-18	
181	Unsecured	INE202B08702	01-Sep-18	
182	Unsecured	INE202B08728	03-Apr-18	
183	Unsecured	INE202B08728	02-Jul-18	
184	Unsecured	INE202B08736	03-Apr-18	
185	Unsecured	INE202B08736	01-May-18	
186	Unsecured	INE202B08736	01-Jun-18	
187	Unsecured	INE202B08736	30-Jun-18	
188	Unsecured	INE202B08736	01-Aug-18	
189	Unsecured	INE202B08736	01-Sep-18	
190	Unsecured	INE202B08751	30-Jun-18	
191	Unsecured	INE202B08769	30-Apr-18	
192	Unsecured	INE202B08769	31-May-18	
193	Unsecured	INE202B08769	30-Jun-18	
194	Unsecured	INE202B08769	31-Jul-18	
195	Unsecured	INE202B08769	31-Aug-18	
196	Unsecured	INE202B08785	23-Aug-18	



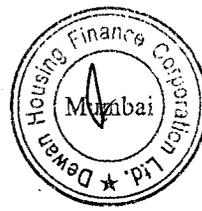
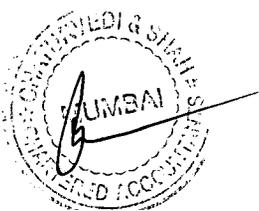
Sr. No.	Secured / Unsecured	ISIN No	Previous due date (*) 1st April 2018 to 30th September 2018	
			Interest	Principal
197	Unsecured	INE202B08793	03-Aug-18	
198	Unsecured	INE202B08413	03-Apr-18 & 02-May-18	02-May-18
199	Unsecured	INE202B08439	03-Apr-18 & 02-May-18	02-May-18
200	Unsecured	INE202B08462	03-Apr-18 & 22-May-18	22-May-18
201	Unsecured	INE202B08470	03-Apr-18 & 22-May-18	22-May-18
202	Unsecured	INE202B08512	03-Apr-18 & 15-Aug-18	15-Aug-18
203	Unsecured	INE202B08546	03-Apr-18 & 15-Aug-18	15-Aug-18
204	Unsecured	INE202B08587	03-Apr-18 & 28-Sep-18	28-Sep-18
205	Unsecured	INE202B08579	03-Apr-18 & 28-Sep-18	28-Sep-18
206	Unsecured	INE202B08405	03-Apr-18	
207	Unsecured	INE202B08421	03-Apr-18	
208	Unsecured	INE202B08447	03-Apr-18	
209	Unsecured	INE202B08454	03-Apr-18	
210	Unsecured	INE202B08488	03-Apr-18	
211	Unsecured	INE202B08496	03-Apr-18	
212	Unsecured	INE202B08520	03-Apr-18	
213	Unsecured	INE202B08538	03-Apr-18	
214	Unsecured	INE202B08553	03-Apr-18	
215	Unsecured	INE202B08504	03-Apr-18	
216	Unsecured	INE202B08561	03-Apr-18	
217	Unsecured	INE202B08637	03-Apr-18	
218	Unsecured	INE202B08645	03-Apr-18	
219	Unsecured	INE202B08652	03-Apr-18	
220	Unsecured	INE202B08777	10-May-18	
221	Unsecured	INE202B08801	12-Apr-18	
222	Unsecured	INE564G08118	27-Apr-18	

***The Company has timely paid the interest and repaid the principal amount relating to non-convertible debt securities, falling due during the period 1st April, 2018– 30th September, 2018.**

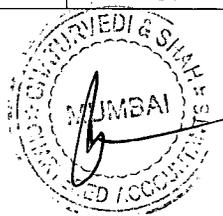
Annexure B

Details of the next due date with the amount of Payment of Interest and Principal for Non-Convertible Debentures.

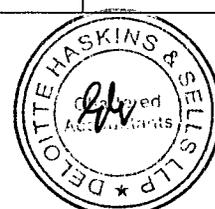
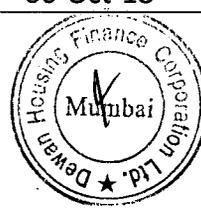
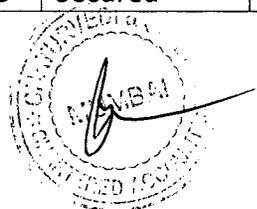
Sr. No.	Secured/ Unsecured	ISIN No.	Interest (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Interest	Principal (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Principal
1	Secured	INE202B07AB7	374.50	28-Mar-19	-	-
2	Secured	INE202B07AD3	571.38	28-Mar-19	-	-
3	Secured	INE202B07GF5	1,274.10	30-Oct-18	-	-



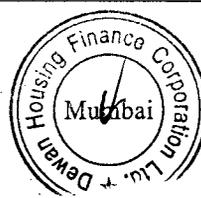
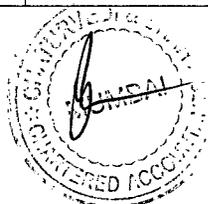
Sr. No.	Secured/ Unsecured	ISIN No.	Interest (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Interest	Principal (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Principal
4	Secured	INE202B07CL2	731.25	19-Nov-18	-	-
5	Secured	INE202B07951	802.50	05-Feb-19	-	-
6	Secured	INE202B07JK9	2,341.64	28-Feb-19	-	-
7	Secured	INE202B07993	214.00	21-Mar-19	-	-
8	Secured	INE202B07AC5	32.10	28-Mar-19	-	-
9	Secured	INE202B07IU0	1,514.14	24-Oct-18	-	-
10	Secured	INE202B07GH1	976.50	30-Oct-18	-	-
11	Secured	INE202B07944	428.00	05-Feb-19	-	-
12	Secured	INE202B07969	52.85	05-Feb-19	500.00	05-Feb-19
13	Secured	INE202B07GJ7	1,800.00	14-Jan-19	-	-
14	Secured	INE202B07IW6	1,662.74	27-Dec-18	-	-
15	Secured	INE202B07506	1,281.73	31-Mar-19	-	-
16	Secured	INE202B07IX4	2,431.82	25-Mar-19	30,000.00	25-Mar-19
17	Secured	INE202B07GO7	263.63	28-Mar-19	2,850.00	28-Mar-19
18	Secured	INE202B07GP4	552.01	25-Mar-19	-	-
19	Secured	INE202B07HD8	678.14	18-Mar-19	10,000.00	18-Mar-19
20	Secured	INE202B07HK3	0.48	16-Oct-18	-	-
21	Secured	INE202B07HK3	0.50	16-Nov-18	-	-
22	Secured	INE202B07HK3	0.48	16-Dec-18	-	-
23	Secured	INE202B07HK3	0.50	16-Jan-19	-	-
24	Secured	INE202B07HK3	0.50	16-Feb-19	-	-
25	Secured	INE202B07HK3	0.45	16-Mar-19	-	-
26	Secured	INE202B07HL1	11.68	16-Oct-18	-	-
27	Secured	INE202B07HL1	12.07	16-Nov-18	-	-
28	Secured	INE202B07HL1	11.68	16-Dec-18	-	-
29	Secured	INE202B07HL1	12.07	16-Jan-19	-	-
30	Secured	INE202B07HL1	12.07	16-Feb-19	-	-
31	Secured	INE202B07HL1	10.90	16-Mar-19	-	-
32	Secured	INE202B07HM9	0.24	16-Oct-18	-	-
33	Secured	INE202B07HM9	0.25	16-Nov-18	-	-
34	Secured	INE202B07HM9	0.24	16-Dec-18	-	-
35	Secured	INE202B07HM9	0.25	16-Jan-19	-	-
36	Secured	INE202B07HM9	0.25	16-Feb-19	-	-
37	Secured	INE202B07HM9	0.23	16-Mar-19	-	-
38	Secured	INE202B07HN7	7.85	16-Oct-18	-	-
39	Secured	INE202B07HN7	8.11	16-Nov-18	-	-
40	Secured	INE202B07HN7	7.85	16-Dec-18	-	-
41	Secured	INE202B07HN7	8.11	16-Jan-19	-	-
42	Secured	INE202B07HN7	8.11	16-Feb-19	-	-
43	Secured	INE202B07HN7	7.33	16-Mar-19	-	-
44	Secured	INE202B07HO5	0.35	16-Oct-18	-	-



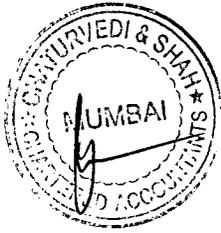
Sr. No.	Secured/ Unsecured	ISIN No.	Interest (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Interest	Principal (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Principal
45	Secured	INE202B07HO5	0.36	16-Nov-18	-	-
46	Secured	INE202B07HO5	0.35	16-Dec-18	-	-
47	Secured	INE202B07HO5	0.36	16-Jan-19	-	-
48	Secured	INE202B07HO5	0.36	16-Feb-19	-	-
49	Secured	INE202B07HO5	0.32	16-Mar-19	-	-
50	Secured	INE202B07HP2	32.69	16-Oct-18	-	-
51	Secured	INE202B07HP2	33.78	16-Nov-18	-	-
52	Secured	INE202B07HP2	32.69	16-Dec-18	-	-
53	Secured	INE202B07HP2	33.78	16-Jan-19	-	-
54	Secured	INE202B07HP2	33.78	16-Feb-19	-	-
55	Secured	INE202B07HP2	30.51	16-Mar-19	-	-
56	Secured	INE202B07JF9	40.36	04-Oct-18	-	-
57	Secured	INE202B07JF9	41.71	04-Nov-18	-	-
58	Secured	INE202B07JF9	40.36	04-Dec-18	-	-
59	Secured	INE202B07JF9	41.71	04-Jan-19	-	-
60	Secured	INE202B07JF9	41.71	04-Feb-19	-	-
61	Secured	INE202B07JF9	37.67	04-Mar-19	-	-
62	Secured	INE202B07JG7	1.35	04-Oct-18	-	-
63	Secured	INE202B07JG7	1.40	04-Nov-18	-	-
64	Secured	INE202B07JG7	1.35	04-Dec-18	-	-
65	Secured	INE202B07JG7	1.40	04-Jan-19	-	-
66	Secured	INE202B07JG7	1.40	04-Feb-19	-	-
67	Secured	INE202B07JG7	1.26	04-Mar-19	-	-
68	Secured	INE202B07JH5	51.93	04-Oct-18	-	-
69	Secured	INE202B07JH5	53.66	04-Nov-18	-	-
70	Secured	INE202B07JH5	51.93	04-Dec-18	-	-
71	Secured	INE202B07JH5	53.66	04-Jan-19	-	-
72	Secured	INE202B07JH5	53.66	04-Feb-19	-	-
73	Secured	INE202B07JH5	48.47	04-Mar-19	-	-
74	Secured	INE564G07334	980.00	13-Nov-18	-	-
75	Secured	INE564G07532	2,662.50	14-Feb-19	-	-
76	Secured	INE202B07456	1,005.00	31-Mar-19	-	-
77	Secured	INE202B07563	5,112.00	31-Mar-19	-	-
78	Secured	INE202B07696	2,556.00	31-Mar-19	-	-
79	Secured	INE202B07IP0	12,000.00	01-Mar-19	-	-
80	Secured	INE202B07GI9	1,068.71	30-Nov-18	-	-
81	Secured	INE202B07GI9	1,045.48	28-Feb-19	-	-
82	Secured	INE202B07GK5	460.00	08-Mar-19	-	-
83	Secured	INE202B07936	237.60	05-Feb-19	-	-
84	Secured	INE202B07CM0	147.75	19-Nov-18	-	-
85	Secured	INE202B07JM5	1,338.44	06-Oct-18	-	-



Sr. No.	Secured/ Unsecured	ISIN No.	Interest (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Interest	Principal (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Principal
86	Secured	INE202B07JM5	1,338.44	06-Nov-18	-	-
87	Secured	INE202B07JM5	1,295.26	06-Dec-18	-	-
88	Secured	INE202B07JM5	1,338.44	06-Jan-19	-	-
89	Secured	INE202B07JM5	1,338.44	06-Feb-19	-	-
90	Secured	INE202B07JM5	1,208.91	06-Mar-19	-	-
91	Secured	INE202B07EY1	127.98	24-Dec-18	2,500.00	24-Dec-18
92	Secured	INE202B07FB6	71.01	28-Dec-18	1,500.00	28-Dec-18
93	Secured	INE202B07GG3	139.50	30-Oct-18	-	-
94	Secured	INE202B07GDO	2.60	03-Oct-18	900.00	03-Oct-18
95	Secured	INE202B07GE8	27.52	30-Oct-18	-	-
96	Secured	INE202B07GN9	226.23	25-Mar-19	-	-
97	Unsecured	INE202B08363	1,820.00	31-Mar-19	-	-
98	Unsecured	INE202B08371	1,650.00	31-Mar-19	-	-
99	Unsecured	INE202B08645	29.62	22-Oct-18	500.00	22-Oct-18
100	Unsecured	INE564G08084	249.25	08-Jan-19	-	-
101	Unsecured	INE564G08092	299.10	15-Jan-19	-	-
102	Unsecured	INE564G08100	156.80	22-Feb-19	-	-
103	Unsecured	INE564G08043	173.65	23-Oct-18	-	-
104	Unsecured	INE202B08694	11.97	01-Oct-18	-	-
105	Unsecured	INE202B08694	11.97	01-Jan-19	-	-
106	Unsecured	INE202B08702	1.19	01-Oct-18	-	-
107	Unsecured	INE202B08702	1.23	01-Nov-18	-	-
108	Unsecured	INE202B08702	1.19	01-Dec-18	-	-
109	Unsecured	INE202B08702	1.23	01-Jan-19	-	-
110	Unsecured	INE202B08702	1.23	01-Feb-19	-	-
111	Unsecured	INE202B08702	1.11	01-Mar-19	-	-
112	Unsecured	INE202B08728	1.54	01-Oct-18	-	-
113	Unsecured	INE202B08728	1.54	01-Jan-19	-	-
114	Unsecured	INE202B08736	3.27	01-Oct-18	-	-
115	Unsecured	INE202B08736	3.38	01-Nov-18	-	-
116	Unsecured	INE202B08736	3.27	01-Dec-18	-	-
117	Unsecured	INE202B08736	3.38	01-Jan-19	-	-
118	Unsecured	INE202B08736	3.38	01-Feb-19	-	-
119	Unsecured	INE202B08736	3.05	01-Mar-19	-	-
120	Unsecured	INE202B08710	15.30	19-Dec-18	-	-
121	Unsecured	INE202B08769	2.97	30-Oct-18	-	-
122	Unsecured	INE202B08769	3.07	30-Nov-18	-	-
123	Unsecured	INE202B08769	2.97	30-Dec-18	-	-
124	Unsecured	INE202B08769	3.07	30-Jan-19	-	-
125	Unsecured	INE202B08769	2.87	28-Feb-19	-	-
126	Unsecured	INE202B08769	2.97	30-Mar-19	-	-



Sr. No.	Secured/ Unsecured	ISIN No.	Interest (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Interest	Principal (October 1, 2018 to March 31, 2019) (Rs. in lakh)	Next due date for payment of Principal
127	Unsecured	INE202B08751	3.07	31-Dec-18	-	-
128	Unsecured	INE202B08751	3.00	31-Mar-19	-	-
129	Unsecured	INE202B08744	12.75	31-Mar-19	-	-
130	Unsecured	INE202B08389	1,275.00	01-Oct-18	-	-
131	Unsecured	INE202B08397	321.30	01-Oct-18	-	-
132	Unsecured	INE202B08678	9.21	01-Oct-18	-	-
133	Unsecured	INE202B08678	9.21	01-Jan-19	-	-
134	Unsecured	INE202B08595	10.13	01-Oct-18	-	-
135	Unsecured	INE202B08595	10.13	01-Jan-19	-	-
136	Secured	INE202B07CQ1	-	-	21,887.41	21-Nov-18
137	Secured	INE202B07CS7	-	-	51,070.62	25-Nov-18
138	Secured	INE202B07FN1	-	-	884.60	14-Jan-19
139	Secured	Masala Bond	4,240.88	18-Oct-18	-	-
140	Secured	INE202B07AE1	-	-	1,651.26	19-Mar-19



7886 / ITSL / OPR / 2018-19

21 Nov, 2018

To,
The Board of Directors
Dewan Housing Finance Corporation Limited
DHFL House, 19 Sahar Road,
Off Western Express Highway,
Vile Parle (East), Mumbai - 400 099

Re: Certificate for receipt and noting information under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

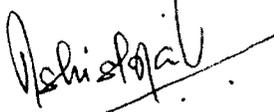
Sir,

This is to certify that, we, IDBI Trusteeship Services 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 Disclosures Requirements) Regulation 2015 ("Regulations"), provided to us by Dewan Housing Finance Corporation Limited ("the Company") for the half year ended September 30, 2018.

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.

Thanking you,

Yours faithfully,
For IDBI Trusteeship Services Limited



Authorised Signatory



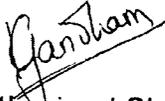
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

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

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) 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 September 30, 2018.

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 Catalyst Trusteeship Limited



Authorised Signatory

Date: November 21, 2018

