Notes:

1. The above financial results have been reviewed by the Audit Committee of Directors and subsequently approved by the Board of Directors at their meeting held on 27th July, 2012.

2. The results for the quarter ended 30th June, 2012 have been subjected to "Limited Review" by the Statutory Auditors of the Company in compliance with the requirement of the Listing Agreement with Stock Exchanges.

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 and as such there are no separate reportable segments as specified in Accounting Standard (AS-17) on "Segment Reporting", which needs to be reported.

4. The Loan Book stood at ₹ 21,397.37 crores as at 30th June, 2012 as against ₹ 15,337.13 crores as on 30th June, 2011 showing net growth of 39.51%.

5. During the quarter, the Company has issued and allotted 237,401 Equity Shares of ₹ 10/- each to its employees, pursuant to exercise of stock options 2008 & 2009 by eligible employees and is ranking pari-passu in all respects including dividend entitlement.

6. Provision for Tax includes provision for Deferred Tax for the quarter ended 30th June, 2012, in accordance with the requirements of Accounting Standard (AS-22) on "Accounting for Taxes on Income".

7. Income from Operation includes Treasury Income of ₹ 516 lacs during the quarter ended 30th June, 2012, while Treasury Income during the quarter ended 31st March, 2012 included ₹ 3,187 lacs being profit on sale of shares by way of divestment of its holding in DHFL Vysya Housing Finance Limited.

8. The Earning per share has been computed in accordance with the Accounting Standard on Earning Per Share (AS 20).

9. Figures for the previous period have been regrouped wherever necessary to make them comparable.

For **DEWAN HOUSING FINANCE CORPORATION LIMITED**

Place: Mumbai
Date : 27th July, 2012

KAPIL WADHAWAN
CHAIRMAN & MANAGING DIRECTOR

@

DEWAN HOUSING FINANCE CORPORATION LTD.

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

DHFL
Changing Rules Changing Lives
Dewan Housing Finance Corporation Ltd

UNAUDITED FINANCIAL RESULTS

PART I - STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2012

(₹ in lacs)

	PARTICULARS	Quarter Ended			Year Ended (Audited)
		30.06.2012	30.06.2011	31.03.2012	31.03.2012
1 .	(a) Revenue from Operations	73,854	49,720	72,048	2,46,776
	(b) Other Income	36	50	63	192
	TOTAL INCOME	**73,890**	**49,770**	**72,111**	**2,46,968**
2 .	**EXPENDITURE**	**63,427**	**41,031**	**59,567**	**2,07,132**
	a. Interest Expenses	55,540	36,183	52,350	1,79,924
	b. Staff Expenses	2,678	1,756	3,059	8,781
	c. Other Expenses	5,079	2,999	4,032	17,956
	d. Depreciation	130	92	126	472
3 .	**Profit Before Tax**	**10,463**	**8,739**	**12,544**	**39,836**
4 .	Provision for Taxation	2,680	2,160	3,173	9,200
5 .	**Profit After Tax**	**7,783**	**6,579**	**9,371**	**30,636**
6 .	Paid up Equity Share Capital (Face value ₹ 10/- each)	11,708	10,472	11,684	11,684
7 .	Reserves excluding Revaluation Reserves				1,91,588
8 .	Earning per Share (of ₹ 10/- each)				
	Basic	6.66	6.29	8.81	28.97
	Diluted	6.59	6.22	8.72	28.67

PART II - SELECT INFORMATION FOR THE QUARTER ENDED JUNE 30, 2012

	PARTICULARS	Quarter Ended			(Audited)
		30.06.2012	30.06.2011	31.03.2012	31.03.2012
	A. Particulars of Shareholding				
	1. Public Shareholding				
	- Numbers of shares	7,59,22,929	6,36,10,866	7,56,85,528	7,56,85,528
	- Percentage of Shareholding	64.85%	60.74%	64.78%	64.78%
	2. Promoter and Promoter Group Shareholding				
	(a) Pledged/Encumbered				
	- Numbers of shares	NIL	NIL	NIL	NIL
	- Percentage of Shares (as % of total Shareholding of Promoters and Promoter Group)	-	-	-	-
	- Percentage of shares (as a % of total Share Capital of the Company	-	-	-	-
	(b) Non Encumbered				
	- Numbers of shares	4,11,54,453	4,11,12,068	4,11,54,453	4,11,54,453
	- Percentage of Shares (as % of total Shareholding of Promoters and Promoter Group)	100.00%	100.00%	100.00%	100.00%
	- Percentage of shares (as a % of total Share Capital of the Company	35.15%	39.26%	35.22%	35.22%

B. Investor Complaints	3 months ended 30.06.2012
Pending at the beginning of the quarter	0
Received during the quarter	7
Disposed off during the quarter	7
Remaining unresolved at the end of the quarter	0