



DHFL

DHFL was founded in 1984 by Late Shri Rajesh Kumar Wadhawan with a vision to provide financial access to the lower and middle income segment in the semi-urban and rural areas of the country. Today led by Mr. Kapil Wadhawan, DHFL is India's second largest housing finance company in the private sector, with a network presence of over 575 locations in the country and 2 international representative offices in Dubai, UAE and London, UK.

Over the last 30 years, DHFL has assisted its customers with a vast array of home loan products, including home loan, plot loan, construction loan, LAP or loan against property, mortgage loans and non-residential loans or project loans. DHFL has also started a division to lend to small and medium enterprises (SMEs) as part of its loan portfolio diversification strategy.

In July 25, 2013, DHFL and its promoters entered into a joint-venture with Prudential Financial Inc. (PFI), by acquiring 50% equity stake in DLF Pramerica Life Insurance Co. Ltd., to provide life insurance solutions in India. DHFL along with its promoter entities acquired a 74% stake in the joint venture. DHFL is one of the first housing finance companies to have introduced insurance as a value-added product in the housing finance industry.

In the month of October 28, 2014, DHFL and Prudential Financial Inc. expanded their partnership to form an asset management joint venture in India. DHFL, PFI thereby own 50% of Pramerica Asset Managers. The Company is renamed to DHFL Pramerica Asset Managers.

In the month of November 2014, DHFL also signed Shah Rukh Khan as its brand ambassador which is the company's first such brand association since its 30 years of being in the business.

DHFL's credit rating has been upgraded to CARE AAA (Triple A) for its long term facilities, including Long Term Bank Facilities, Non-Convertible Debentures (NCDs) and Fixed Deposits (FDs). This is an important milestone in the 30 years of business and is a testimony to the strong processes and systems that DHFL has built over the years. The Company has also been assigned BWR AAA from Brickworks Rating.

DHFL has been recognized by The Economic Times & 'Great Place to Work Institute' in their survey as one of India's Top 100 Best Employers. DHFL has received a Certificate of Appreciation from the National Housing Bank (NHB) for its commitment and support in making the regulator's Energy Efficient Homes Program a success. The Brand Trust Report India Study 2015 ranked DHFL as India's Most Trusted Housing Finance Brand in a study covering 19,000 brands across 16 cities.

DHFL has also been the first housing finance company to have entered into home loan syndication agreements with India's leading public sector banks, Dhanlaxmi Bank in western India, United Bank of India (UBI) in eastern India and Central Bank of India (CBI) and the new generation private sector bank Yes Bank. This agreement is in regards to the profound knowledge amassed by DHFL over the last 30 years of operations.

As of September 30, 2015, DHFL's Assets Under Management stood close to Rs. 63,000 crore.

For any further information, please do visit the DHFL website at www.dhfl.com
