



# SATEJ GROVER & ASSOCIATES

CHARTERED ACCOUNTANTS

WZ-2049, RANI BAGH, DELHI-110034

email:-Satejgrover87@gmail.com/Contact No.:- +91 9891087014,

UDIN: 20523775AAAAAC4144

## CONFIDENTIAL

### Report of Factual Findings in Connection With Agreed-upon Procedures Assignment Related to Asset Coverage Ratio Certificate.

To  
Dewan Housing Finance Corporation Limited  
Maharashtra

We have performed the procedures agreed with you and enumerated below with respect to the Asset Coverage Ratio of Dewan Housing Finance Corporation Limited as at 31.12.2019, set forth in the accompanying schedules. Our engagement was undertaken in accordance with the Standard on Related Services (SRS) 4400, "Engagements to Perform Agreed-upon Procedures regarding Financial Information", issued by the Institute of Chartered Accountants of India. The procedures were performed solely to assist you in evaluating the validity of the Asset Coverage Ratio and are summarized as follows:

1. We obtained and checked the Unaudited Financial Result Information as at 31.12.2019, and we computed Asset coverage ratio from the financial information given to us.
2. We compared the list of major Assets and Liabilities and the amounts of asset is Rs 85,916.75 Cr, and secured debt is Rs. 73,752.47 Cr
3. Unaudited Asset Coverage Ratio is 1.16 approx (annexure attached) as on 31.12.2019

In this Assets includes Intangible Assets of Computer Software & Secured debt excludes collateralized debt obligation.

#### Detail the exceptions

Our report is solely for the purpose set forth in the first paragraph of this report and for your information and is not to be used for any other purpose or to be distributed to any other parties. This report relates only to the Asset Coverage ratio and items specified above and does not extend to any financial statements of Dewan Housing Finance Corporation Limited, taken as a whole.



This certificate is issued on the basis of information and explanations provided by the management. This certificate is issued on the specific request of the Company without any financial liability on our part.

For SATEJ GROVER & ASSOCIATES

Date:04/03/2020

Place: DELHI

Chartered Accountants



CA SATEJ GROVER

PROP

MEM NO-523775

FRN-032576N

Dewan Housing Finance Corporation Limited

Asset Coverage Ratio- 31 Dec 2019

Assets	₹ In Crs
Fixed Assets	934.87
Investments	4,145.40
Housing & Other Loans	79,362.47
Net Current Assets	1,474.01
Total (A)	85,916.75

Secured Loans	₹ In Crs
National Housing Bank	2,349.54
Banks	28,599.77
Financial Institutions	2,924.79
Non Convertible Debentures	39,878.37
Total (B)	73,752.47

Asset Coverage Ratio (A/B)	1.16
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