

Responsible Investing



Pramerica

DHFL

Founded in 1984, DHFL is a leading housing finance company in India's private sector that is focused on low and medium income groups in India. While it is one of the largest and fastest growing companies in the mortgage industry, it also has a presence in the educational loans segment, life insurance and asset management.

Three decades since inception, DHFL remains a financial institution with the systems, processes and dedication to serve its target group. This is primarily due to uncompromising levels of proficiency and a strong branch network that has been established and maintained in Tier II & III cities.

Even after managing to expand across 361 company-operated locations in India, with an additional presence in 372 centres through alliances, DHFL continues to maintain a healthy portfolio with low delinquency rates¹.

1. DHFL Financials

I want every Indian to own
a home of his own.

Late Shri Rajesh Kumar Wadhawan



Pramerica

Pramerica is the brand name used by Prudential Financial Inc., (PFI)* of the USA. Founded in 1875 as a life insurer, over the last 140 years the company's interests have expanded to include Annuities, Retirement-related Services, Real Estate Services, Investment Management and Mutual Funds.

A Fortune 100 Company and Fortune 30 Financial Services Company, Pramerica is one of the world's largest financial institutions with over \$1.1 trillion in assets under management¹. Pramerica is known for its ability to deliver on promises to its customers and is recognized as one of the world's most admired companies.

PGIM, the asset management arm of Pramerica, is 9th largest institutional money manager in the world². Present in 16 countries, PGIM has a strength of 1,121 investment professionals with an average portfolio manager experience of 21 years in the industry, 14 of which are with Pramerica.

¹ Data as on December 31, 2015, 2015 Source: PFI Financials. ² As of December 31, 2014, ranked by worldwide assets under management. Source: Pensions & Investments, May 2015.
*Prudential Financial, Inc. of the United States is not affiliated with Prudential plc, which is headquartered in the United Kingdom.



Overview



DHFL Pramerica Asset Managers (DHFL Pramerica) is a 50-50 joint venture between DHFL & Pramerica bringing together a rich blend of global resources, intellectual acumen and local expertise.

As a full service asset management company, DHFL Pramerica provides mutual fund schemes as well as portfolio management services for its investors.

At DHFL Pramerica, we are committed to designing superior and meaningful wealth-building solutions for our investors. Our customer-centric culture helps us to fashion services and solutions to offer distinctive benefits from product design and delivery, to ongoing client support and online services. We firmly believe a holistic approach to investing is imperative to bridge the gap between customers' current financial scenario and their aspirations.

Our team of seasoned professionals applies a global perspective, together with financial wisdom gathered from years in the industry, to help us deliver on our commitment. Their vast investment experience spans across equity and fixed income markets. Fundamental and macro analytics are combined with years of insight and sound judgment to build solid portfolios, enabling us to create wealth for our investors.

We offer educational services to instill confidence and breed a community of well-informed and knowledgeable investors. Our unique training and education programs are the foundation for building exceptional capabilities and best business practices for our associates.

Investment Philosophy

Our investment philosophy resides on four tenets:

● Fundamental Approach

A fundamental approach ensures that our investment decisions are guided by extensive research and rigorous analysis.

● Long-term Orientation

The long term orientation keeps us from running behind only short term gains and enables us to create wealth over time.

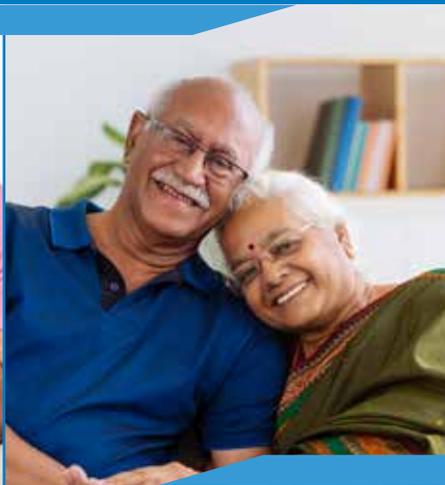
● Team Work

We believe that team work goes a long way in building robust portfolios by ensuring that both fund managers and analysts are involved in the investment process.

● Risk Management

We employ strong risk management policies to help improve the risk adjusted returns over the long term.

Our endeavor is to create wealth over the long term for our investors.



Equity Investments

Research is the bedrock of our investment process. A bottom-up stock picking approach is balanced with a top-down overlay by researching every sector and stock. A robust portfolio construction process is followed where every company is analyzed in-depth and the portfolio thus constructed is regularly reviewed.

Fixed Income Investments

We thoroughly analyze the macro economic scenario to base our investment decisions. Security selection is based on relative valuations, credit analysis and research. This process is complemented with a strong risk management framework.

Portfolio Management Services

The investment process of the PMS follows the rigorous discipline of sticking to companies that meet our quality and valuation criteria. Not being subjected to daily comparisons enables the PMS to build a portfolio with a longer term orientation and a focus on minimizing permanent loss of capital. The PMS thus offers a qualitative diversification and a complementary set of companies to the investor.

Meet the Team



Suresh Soni

Chief Executive Officer

As the Chief Executive Officer, Suresh Soni is responsible for direction and leadership of the business and growth strategy.

Experience

Over 23 years of experience in Indian financial markets, holding senior positions across investments and general management.

Educational Background

Chartered Accountant, Cost & Works Accountant, Bachelor of Science

Professional History

- Managing Director & CEO of Deutsche AMC
- CIO of Deutsche AMC
- Fund Manager at Pioneer ITI AMC, Sundaram Newton AMC and SBI AMC



E.A. Sundaram

Chief Investment Officer - Equities

Sundaram oversees the overall equity investment platform of the company

Experience

Over 26 years of investment management experience in Indian equity investing on the buy side.

Educational Background

PGDM – IIM, Ahmedabad

Professional History

- Portfolio Manager at M3 Investment Managers Pvt. Ltd.
- Fund Manager of the Portfolio Management Services of HDFC AMC
- Worked with Zurich AMC and SBI Fund Management



Kumaresh Ramakrishanan

Head – Fixed Income

Kumaresh is responsible for investment management for all fixed income products.

Experience

Over 19 years of investment management experience in Indian Fixed Income market.

Educational Background

MBA in Finance and Bachelor of Engineering from Mumbai University

Professional History

- Head – Fixed Income at Deutsche AMC
- Senior Credit Analyst at Societe Generale
- Worked with CARE earlier



Akash Singhania

Head - Equities

Akash is responsible for managing the equity portfolio for the mutual fund business

Experience

Over 12 years of industry experience with 10 years in equity markets.

Educational Background

PGDM – IIM Lucknow, Chartered Accountant and Company Secretary.

Professional History

- Head - Equity and Fund Manager at Deutsche AMC
- Equity Portfolio Management and Research at ICICI Prudential AMC
- Worked with SR Batliboi & Co.(E&Y), KPMG and Pricewaterhouse & Co.



Nitish Gupta

Co-Head – Fixed Income

Nitish is responsible for managing a range of duration funds.

Experience

Over 20 years of experience in Fixed Income market.

Educational Background

BE, MBA (Finance)

Professional History

- Co-Head of Fixed Income at Deutsche AMC
- Senior Manager - Treasury with Allahabad Bank
- Worked with RR Consultant Ltd. earlier



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