



Keep your thoughts positive  
because your thoughts  
become your words.

Keep your words positive  
because your words  
become your behavior.

Keep your behavior positive  
because your behavior  
becomes your habits.

Keep your habits positive  
because your habits  
become your values.

Keep your values positive  
because your values  
become your destiny.

-Mahatma Gandhi

***"The future depends on what you do today" - Mahatma Gandhi***

I beam with great joy and pride on the occasion of **150th Birth Anniversary of the Father of Our Nation** and extend our heartfelt wishes to all our stakeholders.

Since its inception, Delhi Cooperative Housing Finance Corporation Ltd. has firmly believed in Gandhi Ji's mantra of *'investment' as a 'lifelong process'*. The overnight success can only be attained by years of hard work and perseverance. The time to draft our future is now - in present.

An organization is truly only as great as the people who embody the organization's mission and core values. Every employee of DCHFC goes above and beyond to see the organization success in delivering value to its customers. We strive to continuously enhance our service standards, value offerings and building a long lasting bond with our customers.

I am very pleased with the outstanding performance across all functioning aspects of this organization and the luminous path ahead of us. We have come along a long way, but there is much more to be done in years ahead to capitalise our true potential, increase our customer base, and attain optimum status in customer satisfaction and service delivery.

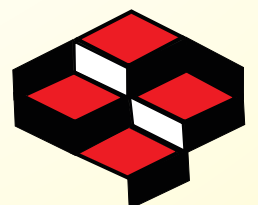
***On this occasion, I would like to congratulate the entire 'DCHFC's Team' and express gratitude to every single customer*** who has given us an opportunity to serve them. ***As Bapu preached, 'A customer is the most important visitor on our premises'*** and our team always look forward to serving you with a smile.



***With Warm Regards,***

**Rajesh Goyal**  
**Chairman**

Delhi Co-op. Housing Finance Corp. Ltd.  
(An Organization of Govt. of NCT of Delhi)



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