



SHCL/DJB/CO/F.1276(18)/23-24/1239

Date: 09-02-2024

Corporate Relations Department
Bombay Stock Exchange Limited
25th Floor, P J Towers,
Dalal Street
Mumbai-400001

Dear Sir (s),

Sub: Consideration & Adoption of the Unaudited Financial Results for the quarter ended December 31, 2023

Ref: Intimation pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Intimation is hereby given pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Board of Directors of the Company at its meeting held today, i.e., **Friday, February 09, 2024** at the Registered and Corporate Office: 46, Dr. Sundari Mohan Avenue, Kolkata-700014, considered, approved and adopted, inter alia, the Unaudited Financial Results of the Company for the quarter ended **December 31, 2023**.

Start Time of Board Meeting at 14:30 P.M.

End Time of Board Meeting at 15:30 P.M.

You are requested to take note of the above and arrange to bring this to the notice of all concerned and also been uploaded at <http://listing.bseindia.com/>

Thanking You,
Yours faithfully,

for Sahara Housingfina Corporation Limited

D.J. Bagchi
CEO, CS & Compliance Officer

Encl: Unaudited Financial Results for the quarter ended December 31, 2023

SAHARA HOUSINGFINA CORPORATION LIMITED

Registered & Corporate Office : 46, Dr. Sundari Mohan Avenue, Kolkata - 700 014, India, Tel.: +91 33 2289 0148 / 6708
CIN No. : L18100WB1991PLC099782, E-mail : info.saharahousingfina@gmail.com, Web : www.saharahousingfina.com

B. M. CHATURVEDI & Co.

CHARTERED ACCOUNTANTS

32, Jolly Maker Chambers II, Nariman Point, Mumbai - 400021. Tel. : 91 22 22854274 / 75, 91 22 22836075 | Email : office@bmchaturvedi.in

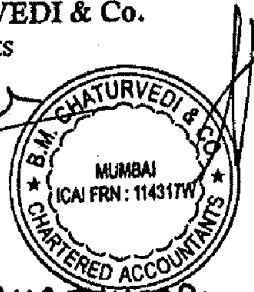
Independent Auditor's Limited Review Report on the Unaudited Financial Results of Sahara Housingfina Corporation Limited for Quarter & Nine Months Ended on 31st December, 2023 Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**Review Report To
The Board of Directors of
Sahara Housingfina Corporation Limited**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Sahara Housingfina Corporation Limited ("the Company"), for the **quarter & nine months ended on 31st December, 2023** ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For B.M. CHATURVEDI & Co.
Chartered Accountants
ICAI FRN: 114317W

A.M. Sonawane
Anmol Sonawane
Partner
ICAI MN. 603614



UDIN: 24603614BKG-TUX5280

Date: 09th February, 2024
Place: Haridwar



SAHARA HOUSINGFINA CORPORATION LIMITED

CIN: L18100WB1991PLC099782

Registered & Corporate Office: 46, Dr. Sundari Mohan Avenue, Kolkata - 700 014

Website: www.saharahousingfina.com; E-mail: info.saharahousingfina@gmail.com; Phone: +91 33 22890148/6708

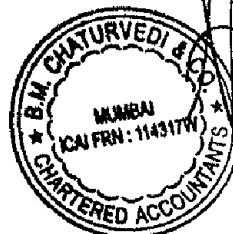
Statement of Un-Audited Financial Results for the Quarter and Nine Month ended 31st December, 2023

	Quarter ended			Nine Month ended		Year ended
	31st Dec 2023	30th Sep 2023	31st Dec 2022	31st Dec 2023	31st Dec 2022	31st March 2023
	Un-Audited			Un-Audited		(Audited)
(₹ in lakhs)						
1) Revenue from operations						
Interest income	246.21	271.62	265.35	788.99	806.16	1,113.96
Net gain on fair value changes	-	-	1.08	0.17	1.08	0.50
Other operating revenue	0.84	0.52	1.55	2.29	4.23	4.74
Total revenue from operations	247.05	272.14	267.98	791.45	811.47	1,119.20
2) Other Income	0.29	0.29	0.29	0.86	0.89	1.06
3) Total Income (1+2)	247.34	272.43	268.27	792.31	812.36	1,120.26
4) Expenses						
Finance costs	90.08	95.07	115.17	279.52	348.07	452.08
Net loss on fair value changes	-	-	(0.08)	-	-	-
Impairment on financial instruments	(9.81)	4.03	3.48	(1.74)	(53.82)	(42.46)
Employee benefit expenses	75.43	74.19	69.50	226.59	214.99	298.64
Depreciation and amortization	11.69	11.52	11.89	34.76	35.25	48.79
Other expenses	44.79	42.78	36.99	124.75	119.95	154.51
Total expenses	212.18	227.59	236.95	663.88	664.44	911.56
5) Profit before tax (3-4)	35.16	44.84	31.32	128.43	147.92	208.70
6) Tax expense						
Current tax	4.88	9.73	5.42	25.23	22.71	34.12
Earlier Year Tax	5.69	-	-	5.69	-	16.27
Deferred tax	2.26	(0.96)	(1.05)	1.60	7.33	16.71
Total Tax Expenses	12.83	8.77	4.37	32.52	30.04	67.10
7) Profit for the period/year (5-6)	22.33	36.07	26.95	95.91	117.88	141.60
8) Other comprehensive income						
i) Items that will not be reclassified to profit or loss	0.89	0.89	1.48	2.67	4.46	3.57
ii) Income tax relating to items that will not be reclassified to profit or loss	(0.22)	(0.23)	(0.38)	(0.67)	(1.13)	(0.90)
Total other comprehensive income	0.67	0.66	1.10	2.00	3.33	2.67
9) Total comprehensive income for the period/year (7+8)	23.00	36.73	28.05	97.91	121.21	144.27
10) Paid-up equity share capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00	700.00
11) Other equity (Audited)						4,328.41
12) Earning per share (EPS)						
Basic (In ₹) (Not Annualised)	0.32	0.52	0.39	1.37	1.69	2.03
Diluted (In ₹) (Not Annualised)	0.32	0.52	0.39	1.37	1.69	2.03

(Vivek Kapan)



(D. J. Bagchi)



Anshu Ray



Notes

- 1 The above financial results have been reviewed by the audit committee and approved by the Board of Directors at their respective meetings held on February 9, 2024 and subjected to limited review by the Statutory Auditors of the company.
- 2 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard ("Ind AS") prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Any application guidance/clarifications/directions issued by the Reserve Bank of India, National Housing Bank or any other regulator/authority are implemented as and when they are issued and become applicable to the Company.
- 3 The Company operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable Segment as per Indian Accounting Standard 108 "Operating Segments".
- 4 Previous year / period figures have been restated / regrouped / re-classified wherever necessary in line with the financial results for the quarter and Nine month ended December 31, 2023.

Place : Kolkata
Date : February 9, 2024

Anshu Roy
Anshu Roy
Chairman
DIN- 05257404

(V. Kapoor)



(D. J. Bagchi)

