



**SAHARA HOUSINGFINA CORPORATION LIMITED**  
 Regd. Office: Sahara India Sadan, 2A Shakespeare Sarani, Kolkata – 700 071  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2015**

**Part I - Statement of Audited Financial Results for the quarter and year ended March 31, 2015** (₹ in Lac)

Particulars	Quarter ended			Year ended	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
	Audited	Reviewed	Audited	Audited	Audited
<b>1. Income from Operations</b>					
a) Net Income from Operations	355.46	440.78	474.43	1730.62	1986.77
b) Other Operating Income	1.90	1.36	1.67	6.43	7.51
<b>Total Income from Operations</b>	<b>357.36</b>	<b>442.14</b>	<b>476.10</b>	<b>1737.05</b>	<b>1994.28</b>
<b>2. Expenses</b>					
a) Interest Expenses	194.53	240.92	277.77	973.61	1194.06
b) Employee Benefit Expenses	68.97	65.73	68.96	272.04	308.80
c) Depreciation and Amortization	2.03	2.03	0.19	8.07	13.19
d) Other Expenses	81.96	61.64	42.60	253.86	239.97
<b>Total Expenses</b>	<b>347.49</b>	<b>370.32</b>	<b>389.52</b>	<b>1507.58</b>	<b>1756.02</b>
<b>3. Profit from operations before other income, and exceptional items (1-2)</b>	<b>9.87</b>	<b>71.82</b>	<b>86.58</b>	<b>229.47</b>	<b>238.26</b>
4. Other Income	38.15	26.20	11.95	96.28	116.58
<b>5. Profit from ordinary activities before exceptional items (3+4)</b>	<b>48.02</b>	<b>98.02</b>	<b>98.53</b>	<b>325.75</b>	<b>354.84</b>
6. Exceptional Items	-	-	-	-	-
<b>7. Profit from Ordinary Activities before tax</b>	<b>48.02</b>	<b>98.02</b>	<b>98.53</b>	<b>325.75</b>	<b>354.84</b>
8. Tax expenses	15.61	32.82	26.18	106.73	90.74
<b>9. Net Profit from Ordinary Activities after tax (7-8)</b>	<b>32.41</b>	<b>65.20</b>	<b>72.35</b>	<b>219.02</b>	<b>264.10</b>
10. Extraordinary items (net of Tax expenses ₹ Nil)	-	-	-	-	-
<b>11. Net Profit for the period (9-10)</b>	<b>32.41</b>	<b>65.20</b>	<b>72.35</b>	<b>219.02</b>	<b>264.10</b>
12. Paid-up Equity Share Capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00
13. Reserve excluding Revaluation Reserves	-	-	-	-	2,503.12
14. Earning Per Share (EPS) (₹)					
a) Basic and diluted EPS before extraordinary items (not annualized)	0.46	0.94	1.03	3.13	3.77
b) Basic and diluted EPS after extraordinary items (not annualized)	0.46	0.94	1.03	3.13	3.77

**Part II - Select Information for the year ended March 31, 2015**

Particulars	Quarter ended			Year ended	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
<b>A. Particulars of Shareholding</b>					
1 Public Shareholding					
- Number of shares	2,005,413	2,005,413	2,005,413	2,005,413	2,005,413
- Percentage of shareholding	28.65%	28.65%	28.65%	28.65%	28.65%
2 Promoters and Promoter group Shareholding					
a) Pledged / Encumbered					
- Number of Shares	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL	NIL
b) Non-Encumbered					
- Number of Shares	4,994,587	4,994,587	4,994,587	4,994,587	4,994,587
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of Shares (as a % of the total share capital of the Company)	71.35%	71.35%	71.35%	71.35%	71.35%

**B. Investors complaints status as at 31.03.2015**

Pending as at 01.01.2015	Received during the quarter	Resolved during the quarter	Pending as at 31.03.2015
NIL	NIL	NIL	NIL



Statement of Assets & Liabilities as on March 31, 2015

(₹ in Lac)

Particulars	As at	
	31.03.2015 (Audited)	31.03.2014 (Audited)
<b>A. EQUITY AND LIABILITIES</b>		
<b>1. Shareholders' Fund</b>		
a) Share Capital	700.00	700.00
b) Reserve & Surplus	2,464.98	2,503.12
<b>Sub-total Shareholders' funds</b>	<b>3,164.98</b>	<b>3,203.12</b>
<b>2. Non-Current Liabilities</b>		
a) Long Term Borrowings	12,469.84	13,256.42
b) Long Term Provisions	25.58	21.10
c) Deferred Tax Liabilities	188.01	-
<b>Sub-total Non-Current Liabilities</b>	<b>12,683.43</b>	<b>13,277.52</b>
<b>3. Current Liabilities</b>		
a) Trade Payable	20.86	35.40
b) Other Current Liabilities	375.47	1,011.96
c) Short Term Provisions	6.91	5.64
<b>Sub-total Current Liabilities</b>	<b>403.24</b>	<b>1,053.00</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>16,251.65</b>	<b>17,533.64</b>
<b>B. ASSETS</b>		
<b>Non Current Assets</b>		
a) Fixed Assets		
Tangible Assets	59.92	70.27
b) Non-Current Investments	8.71	8.71
c) Deferred Tax Assets	-	65.96
d) Non-Current Loan Assets	12,561.60	15,610.73
e) Long Term Loans & Advances	30.74	26.42
<b>Sub-total Non-Current Assets</b>	<b>12,660.97</b>	<b>15,782.09</b>
<b>Current Assets</b>		
a) Current Loan Assets	945.22	516.23
b) Trade Receivables	20.48	28.50
c) Cash and Bank Balances	2,491.69	1,106.90
d) Short Term Loans & Advances	82.55	65.74
e) Other Current Assets	50.74	34.18
<b>Sub-total Current Assets</b>	<b>3,590.68</b>	<b>1,751.55</b>
<b>TOTAL ASSETS</b>	<b>16,251.65</b>	<b>17,533.64</b>

Notes :

1. Segment reporting – N/A, as the company is engaged in housing finance business only.
2. Figures for the previous year has been regrouped and recast wherever necessary to conform to the current year's classification.
3. Pursuant to the Companies Act, 2013 ("the Act"), the Company has, during the year ended March 31, 2015, revised depreciation rates on certain fixed assets as per the useful life specified in Schedule II of the Act or as re-assessed by the Company. Due to this, based on transitional provision as per note 8 (b) of the Schedule II, an amount of ₹ 1.94 Lacs (net of deferred tax of ₹ 0.93 Lacs) have been adjusted to general reserve.
4. In accordance with the advice of the National Housing Bank, the Company has recognised deferred tax liability (DTL) on the Special Reserve created and maintained under section 36 (1) (viii) of the Income Tax Act, 1961 (Special Reserve). The DTL amounting to ₹ 255.23 Lacs on Special Reserve upto March 31, 2014 has been adjusted against the Reserves & Surplus and an amount of ₹ 77.30 Lacs on Special Reserve transferred during the year ended March 31, 2015 charged to Statement of Profit and Loss.
5. All accounting policies are consistently followed and the financials are drawn as per applicable Accounting Standards.
6. The limited review by the Statutory Auditors for the quarter as required under clause 41 of the listing agreement has been completed and the related Report is being forwarded to the Stock Exchange.
7. The above results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on May 29, 2015.

Place : Kolkata  
Dated: May 29, 2015

Sd/-  
**(O.P.SRIVASTAVA)**  
DIRECTOR