



SHCL/CO/DJB/F.1104(17)/22-23/1300

February 14, 2023

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

Dear Sir(s),

Sub: Consideration & Adoption of the Un-audited Financial Results for the quarter ended December 31, 2022

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., Tuesday, February 14, 2023 at Registered & Corporate Office: 46, Dr. Sundari Mohan Avenue, Kolkata- 700014, considered, approved and adopted, inter alia, the Un-audited financial results of the Company for the quarter ended December 31, 2022.

The Meeting concluded at 15:00 hours.

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

Thanking You,
Yours faithfully,

for Sahara Housingfina Corporation Limited



D.J. Bagchi
CEO, CS & Compliance Officer

Encl: Un-audited Financial Results for the quarter ended December 31, 2022

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

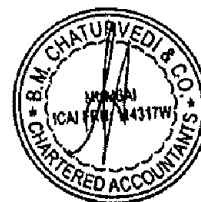
B. M. CHATURVEDI & Co.
CHARTERED ACCOUNTANTS

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 the Sahara Housingfina Corporation Limited for the Quarter and Nine Months Ended on 31st December, 2022 Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**LIMITED 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 and nine months ended on 31st December, 2022** ("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. The 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 limited review.
3. We conducted our limited 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 limited 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.
5. The Statement includes comparative figures of the company for the quarter and nine months ended on 31st December, 2021 and the year ended as at 31st March, 2022 which have been reviewed by the predecessor statutory auditor. Our conclusion on the statement is not modified in respect of these matters.

For B.M. CHATURVEDI & Co.

Chartered Accountants

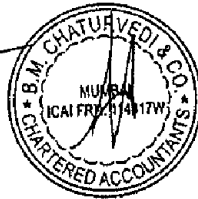
ICAI FRN: 114317W

A.M. Sonawane

Anmol Sonawane

Partner

ICAI MN. 603614



Place: Mumbai

Date: 14th February, 2023

UDIN: 23603614BGZHPH5923



SAHARA HOUSINGFINA CORPORATION LIMITED

CIN : L18100WB1991PLC099782

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

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

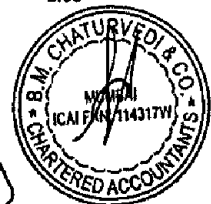
Statement of Un-Audited Financial Results for the Quarter and Nine Month ended 31st December, 2022

	(₹ In lakhs)					
	Quarter ended			Nine Month ended		Year ended
	31st Dec 2022	30th Sep 2022	31st Dec 2021	31st Dec 2022	31st Dec 2021	31st March 2022
	Un-Audited			Un-Audited		(Audited)
1) Revenue from operations						
Interest Income	265	265	316	806	929	1,234
Net gain on fair value changes	1	-	-	1	-	-
Other operating revenue	2	1	1	4	4	6
Total revenue from operations	268	266	317	811	933	1,240
2) Other Income	-	-	1	1	27	27
3) Total Income (1+2)	268	266	318	812	960	1,267
4) Expenses						
Finance costs	115	116	119	348	371	488
Net loss on derecognition of financial instruments measured at amortised cost	-	-	-	-	5	5
Impairment on financial instruments	3	(38)	17	(54)	56	70
Employee benefit expenses	70	73	82	215	229	299
Depreciation and amortization	12	11	12	35	37	49
Other expenses	37	47	37	120	101	138
Total expenses	237	209	267	664	799	1,049
5) Profit before tax (3-4)	31	57	51	148	161	218
6) Tax expense						
Current tax	5	9	14	23	47	61
Deferred tax	(1)	4	(4)	7	(17)	(22)
Total Tax Expenses	4	13	10	30	30	39
7) Profit for the period/year (5-6)	27	44	41	118	131	179
8) Other comprehensive income						
i) Items that will not be reclassified to profit or loss	1	2	1	4	4	6
ii) Income tax relating to items that will not be reclassified to profit or loss	-	(1)	-	(1)	(1)	(1)
Total other comprehensive income	1	1	1	3	3	5
9) Total comprehensive income for the period/year (7+8)	28	45	42	121	134	183
10) Paid-up equity share capital (Face value ₹ 10/- per share)	700	700	700	700	700	700
11) Other equity						4,184
12) Earning per share (EPS)						
Basic (In Rs.) (Not Annualised)	0.39	0.63	0.59	1.69	1.87	2.55
Diluted (In Rs.) (Not Annualised)	0.39	0.63	0.59	1.69	1.87	2.55



(Signature)
(VIVEK KAPOOR)
CFO

(Signature)
(D. J. BAGCHI)
CEO



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 14, 2023 and subjected to limited review by the Statutory Auditors of the company. The financial results for the Quarter ended December 2021 and Nine month ended December 2021 and year ended March 2022 have been limited reviewed/Audited by the predecessor auditor.
- 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 There are no loans transferred/acquired during the quarter/nine month ended December 31, 2022 under the Reserve Bank of India Master Direction on "Transfer of Loan Exposure" dated September 24, 2021.
- 4 The Company's main business is Housing Finance activity in India. As such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
- 5 The figures for the quarter ended December 31, 2022 are the balancing figures between the limited reviewed figures in respect of nine month ended and the published year to date figures upto to the end of the second quarter of the relevant financial year, which were subjected to limited review by the Statutory Auditors of the Company.
- 6 Previous year / period figures have been restated / regrouped / re-classified wherever necessary in line with the financial results for the quarter ended December 31, 2022.

Place : Kolkata
Date : February 14, 2023



B. Sahay
Brijendra Sahay
Director
DIN- 00017600

[Signature]
(VIVEK KADAR)
CFO.

[Signature]
(D. J. BAGCHI)
CEO