

SHCL/CO/DJB/F.1104 (14)/18-19/1410

February 08, 2019

Corporate Relations Department  
Bombay Stock Exchange Limited  
25<sup>th</sup> Floor, P.J. Towers,  
Dalal Street, Mumbai – 400 001

Dear Sir (s),

**Sub: Consideration & Adoption of the Un-audited Financial Results along with the Limited Review Report for the quarter and nine months ended 31<sup>st</sup> December, 2018**

**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, 08<sup>th</sup> February, 2019 at Kolkata, considered, approved and adopted, inter alia, the un-audited financial results of the Company for the third quarter ended 31<sup>st</sup> December, 2018, along with the Limited Review Report as submitted by the Statutory Auditors, Chaturvedi & Partner, Chartered Accountants.

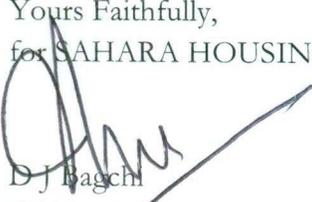
The Meeting concluded at 3.30 P.M.

You are requested to take note of the above and arrange to bring this to the notice of all concerned. The said results along with the limited review report have also been uploaded at <http://listing.bseindia.com/>

Thanking You,

Yours Faithfully,

for SAHARA HOUSINGFINA CORPORATION LIMITED



D.J. Bagchi

CEO & Company Secretary

**Encl: Un-audited Financial Results for the quarter and nine month ended 31<sup>st</sup> December, 2018 along with the Limited Review Report**

# CHATURVEDI & PARTNERS

## Chartered Accountants

410, Shakuntla Building, 59, Nehru Place, New Delhi-110019  
Phone : +91 11 41069164  
E-mail : cpartners.delhi@gmail.com

**Independent Auditor's Review Report on Unaudited Financial Results of Sahara Housingfina Corporation Limited for the quarter and nine months ended December 31, 2018 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

To  
The Board of Directors  
Sahara Housingfina Corporation Limited

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Sahara Housingfina Corporation Limited** ("the company") for the quarter and nine months ended December 31, 2018, attached herewith, being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company in their meeting held on February 8, 2019. Our responsibility is to issue a report on the statement based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. 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 is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the applicable Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement

**For CHATURVEDI & PARTNERS**  
Chartered Accountants  
Firm Registration No.307068E

  
**ANUJ MAHANSARIA**  
Partner  
Membership No.500819

New Delhi  
February 8, 2019



**SAHARA HOUSINGFINA CORPORATION LIMITED**

CIN : L18100WB1991PLC099782

Registered &amp; Corporate Office: 46, Dr. Sundari Mohan Avenue, Kolkata – 700 014

Phone: +91 33 22890148/6708

Website : www.saharahousingfina.com; E-mail : info.saharahousingfina@gmail.com

**Statement of Unaudited Financial Result for the quarter and nine months ended December 31, 2018**

(₹ in Lakhs except EPS)

Particulars	Quarter ended			Nine months ended		Year ended
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. a) Revenue from Operations	308.97	317.15	304.38	952.92	948.96	1256.61
b) Other Income	25.43	19.63	27.85	59.32	84.37	107.27
<b>Total Income</b>	<b>334.40</b>	<b>336.78</b>	<b>332.23</b>	<b>1,012.24</b>	<b>1,033.33</b>	<b>1363.88</b>
<b>2. Expenses</b>						
a) Finance Cost	127.53	126.88	127.46	379.94	381.25	505.69
b) Employee Benefit Expenses	82.26	74.59	72.12	241.76	235.47	312.74
c) Depreciation and Amortization	2.82	2.74	1.63	8.19	4.13	6.09
d) Other Expenses	45.56	58.22	54.46	159.90	184.19	232.20
<b>Total Expenses</b>	<b>258.17</b>	<b>262.43</b>	<b>255.67</b>	<b>789.79</b>	<b>805.04</b>	<b>1,056.72</b>
<b>3. Profit before exceptional and extraordinary items and tax (1-2)</b>	<b>76.23</b>	<b>74.35</b>	<b>76.56</b>	<b>222.45</b>	<b>228.29</b>	<b>307.16</b>
4. Exceptional Items	-	-	-	-	-	-
<b>5. Profit before extraordinary items and tax (3-4)</b>	<b>76.23</b>	<b>74.35</b>	<b>76.56</b>	<b>222.45</b>	<b>228.29</b>	<b>307.16</b>
6. Extraordinary Items	-	-	-	-	-	-
<b>7. Profit before tax (5-6)</b>	<b>76.23</b>	<b>74.35</b>	<b>76.56</b>	<b>222.45</b>	<b>228.29</b>	<b>307.16</b>
8. Tax expenses						
a) Current Tax (including Tax for earlier year)	19.59	8.63	21.13	48.15	61.79	81.70
b) Deferred Tax	1.63	12.26	0.14	15.83	(33.80)	(31.97)
<b>9. Profit for the period (7-8)</b>	<b>55.01</b>	<b>53.46</b>	<b>55.29</b>	<b>158.47</b>	<b>200.30</b>	<b>257.43</b>
10. Paid-up Equity Share Capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00	700.00
11. Reserve excluding Revaluation Reserves as at 31st March	-	-	-	-	-	3,108.42
12. Earning Per Share (EPS) (₹) (of ₹ 10/- each)						
a) Basic and diluted EPS before extraordinary items (not annualized*)	0.78*	0.77*	0.79*	2.26*	2.86*	3.68
b) Basic and diluted EPS after extraordinary items (not annualized*)	0.78*	0.77*	0.79*	2.26*	2.86*	3.68

## Notes :

- The Financial Results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on February 8, 2019. The Statutory Auditors of the company has carried out a Limited Review of the aforesaid results.
- Segment reporting is not applicable as the company is engaged in housing finance business only.
- All accounting policies are consistently followed and the financials are drawn as per applicable Accounting Standards.
- Ind-AS is not applicable to the Company for the current Financial Year 2018-19.
- Figures for the previous year/period has been regrouped and recast wherever necessary to conform to the current period's classification.

Place : Kolkata  
Dated: February 8, 2019



(BRIJENDRA SAHAY)  
DIRECTOR  
DIN 00017600