



SHCL/CO/DJB/F.1104 (13)/18-19/ 1049

November 12, 2018

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 along with the Limited Review Report for the quarter ended 30th September, 2018

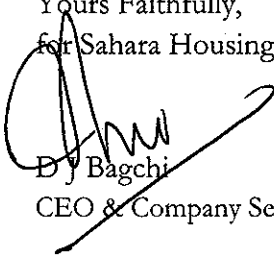
Ref: Intimation pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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., Monday, 12th November, 2018 at Kolkata, considered, approved and adopted, inter alia, the un-audited financial results of the Company for the quarter ended 30th September, 2018, along with the Limited Review Report as submitted by the Statutory Auditors, Chaturvedi & Partners, Chartered Accountants.

The Meeting concluded at 4.00 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.Y. Bagchi
CEO & Company Secretary

Encl: Un-audited Financial Results for the quarter ended 30th September, 2018 along with the Limited Review Report

CHATURVEDI & PARTNERS

Chartered Accountants

410, Shakuntla Building, 59, Nehru Place, New Delhi-110019

Phone : +91 11 41069164

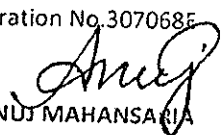
E-mail : cpartners.delhi@gmail.com

Independent Auditor's Review Report on Unaudited Financial Results of Sahara Housingfina Corporation Limited for the quarter and half year ended on September 30, 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 half year ended September 30, 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 November 12, 2018. 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
November 12, 2018

SAHARA HOUSINGFINA CORPORATION LIMITED

CIN : L18100WB1991PLC099782

Registered & 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 Half-year ended September 30, 2018

(₹ in Lakhs except EPS)

| Particulars | Quarter ended | | | Half year ended | | Year ended |
|---|---------------|---------------|---------------|-----------------|---------------|-----------------|
| | 30.09.2018 | 30.06.2018 | 30.09.2017 | 30.09.2018 | 30.09.2017 | 31.03.2018 |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1. a) Revenue from Operations | 317.15 | 326.80 | 315.73 | 643.95 | 644.58 | 1256.61 |
| b) Other Income | 19.63 | 14.26 | 29.05 | 33.89 | 56.52 | 107.27 |
| Total Income | 336.78 | 341.06 | 344.78 | 677.84 | 701.10 | 1363.88 |
| 2. Expenses | | | | | | |
| a) Finance Cost | 126.88 | 125.53 | 127.60 | 252.41 | 253.79 | 505.69 |
| b) Employee Benefit Expenses | 74.59 | 84.91 | 80.55 | 159.50 | 163.35 | 312.74 |
| c) Depreciation and Amortization | 2.74 | 2.63 | 1.52 | 5.37 | 2.50 | 6.09 |
| d) Other Expenses | 58.22 | 58.12 | 54.67 | 114.34 | 129.73 | 232.20 |
| Total Expenses | 262.43 | 269.19 | 264.34 | 531.62 | 549.37 | 1,056.72 |
| 3. Profit before exceptional and extraordinary items and tax (1-2) | 74.35 | 71.87 | 80.44 | 146.22 | 151.73 | 307.16 |
| 4. Exceptional Items | - | - | - | - | - | - |
| 5. Profit before extraordinary items and tax (3-4) | 74.35 | 71.87 | 80.44 | 146.22 | 151.73 | 307.16 |
| 6. Extraordinary Items | - | - | - | - | - | - |
| 7. Profit before tax (5-6) | 74.35 | 71.87 | 80.44 | 146.22 | 151.73 | 307.16 |
| 8. Tax expenses | | | | | | |
| a) Current Tax (including Tax for earlier year) | 8.63 | 19.93 | 18.43 | 28.56 | 40.66 | 81.70 |
| b) Deferred Tax | 12.26 | 1.94 | 3.74 | 14.20 | (33.94) | (31.97) |
| 9. Profit for the period (7-8) | 53.46 | 50.00 | 58.27 | 103.46 | 145.01 | 257.43 |
| 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 March 31 | - | - | - | - | - | 3,108.42 |
| 12. Earning Per Share (EPS) (₹) of ₹ 10/- each | | | | | | |
| a) Basic and diluted EPS before extraordinary items (not annualized*) | 0.77* | 0.71* | 0.83* | 1.48* | 2.07* | 3.68 |
| b) Basic and diluted EPS after extraordinary items (not annualized*) | 0.77* | 0.71* | 0.83* | 1.48* | 2.07* | 3.68 |

Statement of Assets & Liabilities as on September 30, 2018

(₹ in Lakhs)

| Particulars | As at | |
|---|---------------------------|-------------------------|
| | 30.09.2018 (Unaudited) | 31.03.2018 (Audited) |
| A. EQUITY AND LIABILITIES | | |
| 1. Shareholders' Fund | | |
| a) Share Capital | 700.00 | 700.00 |
| b) Reserve & Surplus | 3,211.89 | 3,108.42 |
| Total Shareholders' funds | 3,911.89 | 3,808.42 |
| 2. Non-Current Liabilities | | |
| a) Long Term Borrowings | 7,165.31 | 9,665.32 |
| b) Deferred Tax Liabilities | 192.80 | 178.80 |
| c) Long Term Provisions | - | 41.05 |
| Total Non-Current Liabilities | 7,358.11 | 9,884.97 |
| 3. Current Liabilities | | |
| a) Trade Payable | | |
| (i) Total outstanding dues of Micro Enterprises and Small Enterprises | - | - |
| (ii) Total outstanding dues of creditors other than Micro Enterprises and Small Enterprises | 15.90 | 14.20 |
| b) Other Current Liabilities | 2,781.29 | 44.49 |
| c) Short Term Provisions | 19.43 | 17.93 |
| Total Current Liabilities | 2,816.62 | 76.62 |
| TOTAL | 14,086.62 | 13,770.01 |
| B. ASSETS | | |
| Non Current Assets | | |
| a) Property, Plant and Equipment | | |
| Tangible Assets | 100.44 | 102.33 |
| b) Non-Current Investments | 1.48 | 1.97 |
| c) Non-Current Loan Assets | 11,105.84 | 11,681.00 |
| d) Long Term Loans and Advances | 52.60 | 42.78 |
| Total Non-Current Assets | 11,260.36 | 11,828.08 |
| Current Assets | | |
| a) Current Loan Assets | 528.86 | 555.88 |
| b) Trade Receivables | 17.47 | 11.27 |
| c) Cash and Bank Balances | 2,137.81 | 1,246.86 |
| d) Short Term Loans and Advances | 51.13 | 51.16 |
| e) Other Current Assets | 90.99 | 76.76 |
| Total Current Assets | 2,826.26 | 1,941.93 |
| TOTAL | 14,086.62 | 13,770.01 |

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 November 12, 2018. 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: November 12, 2018

 (BRIJENDRA SAHAY)
 DIRECTOR
 DIN 00017600