



SHCL/CO/DJB/F.1104(16)/22-23/0604

Date: August 10, 2022

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 June 30, 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., Wednesday, August 10, 2022 at Registered and 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 June 30, 2022.

The Meeting concluded at 3:00 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



DJ Bagchi
CEO & Company Secretary

Encl: Un-audited Financial Results for the quarter ended June 30, 2022

CHATURVEDI & PARTNERS

Chartered Accountants

501, Devika Tower 6, 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 ended June 30, 2022 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

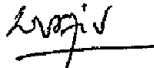
To The Board of Directors of Sahara Housingfina Corporation Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Sahara Housingfina Corporation Limited** ("the Company") for the Quarter ended June 30, 2022 ("the statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This statement, which is the responsibility of the Company's Management and approved by the 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) 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. 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 provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the aforesaid Indian Accounting Standard (Ind AS) and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended, 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



LAXMI NARAIN JAIN

Partner

Membership No. 072579

UDIN - 22072579AOSVNP8729



New Delhi

August 10, 2022

SAHARA HOUSINGFINA CORPORATION LIMITED

CIN : L18100WB1991PLC099782

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

Phone: +91 33 22890148/6708

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



A. STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022

(₹ in lakhs except EPS)

S.No.	Particulars	Quarter ended		Year ended	
		30-Jun-22	31-Mar-22	30-Jun-21	31-Mar-22
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
			(Refer Note-7)		
1)	Revenue from operations				
i)	Interest income	276.83	305.66	294.69	1,234.35
ii)	Net gain on fair value changes	-	-	1.37	0.25
iii)	Other operating revenue	1.47	1.34	0.67	5.43
	Total revenue from operations	278.30	307.00	296.73	1,240.03
2)	Other income	0.26	0.27	15.29	26.97
3)	Total income (1+2)	278.56	307.27	312.02	1,267.00
4)	Expenses				
i)	Finance costs	117.22	116.30	127.37	487.72
ii)	Net loss on fair value changes	0.20	0.25	-	-
iii)	Net loss on derecognition of financial instruments measured at amortised cost	-	-	-	4.91
iv)	Impairment on financial instruments	(18.65)	13.26	20.70	69.57
v)	Employee benefit expenses	72.29	70.36	71.90	299.24
vi)	Depreciation and amortization	11.93	12.16	12.40	48.93
vii)	Other expenses	36.00	37.60	26.03	138.61
	Total expenses	218.99	249.93	258.40	1,048.98
5)	Profit before exceptional items and tax (3-4)	59.57	57.34	53.62	218.02
6)	Exceptional items	-	-	-	-
7)	Profit before tax (5-6)	59.57	57.34	53.62	218.02
8)	Tax expense				
1)	Current tax	8.71	14.77	14.87	61.62
2)	Deferred tax	4.45	(3.67)	(4.85)	(20.57)
3)	Tax related to earlier year	-	(1.52)	-	(1.52)
9)	Profit for the period/year (7-8)	46.41	47.76	43.60	178.49
10)	Other comprehensive income				
A) i)	Items that will not be reclassified to profit or loss	1.49	1.96	1.05	5.97
ii)	Income tax relating to items that will not be reclassified to profit or loss	(0.37)	(0.49)	(0.26)	(1.50)
	Sub total (A)	1.12	1.47	0.79	4.47
B) i)	Items that will be reclassified to profit or loss	-	-	-	-
ii)	Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Sub total (B)	-	-	-	-
	Total other comprehensive income (A+B)	1.12	1.47	0.79	4.47
11)	Total comprehensive income for the period/year (9 + 10)	47.53	49.23	44.39	182.96
12)	Paid-up equity share capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00
13)	Other equity				4,184.14
14)	Earnings per share (EPS)				
	Basic and Diluted (₹)	0.66	0.68	0.62	2.55
		Not Annualised	Not Annualised	Not Annualised	Annualised



B. 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 August 10, 2022 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 has complied with the provisions of the Circular dated November 12, 2021 "Prudential norms on Income Recognition, Asset classification and Provisioning pertaining to Advances - Clarifications" issued by the Reserve Bank of India ("The RBI"). On February 15, 2022, the RBI allowed deferment of para 10 of the above Circular pertaining to the upgradation of Non-Performing Accounts till September 30, 2022. The Company has opted for such deferment in case of 3 loan accounts having aggregate outstandings of ₹ 6.37 lakhs (including interest).
4	India is emerging from the COVID-19 virus, a global pandemic that affected the world economy over the last two years. The extent to which any new wave of COVID-19 will impact the Company's operations and results will depend on ongoing as well as future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government mandated or elected by the Company.
5	There are no loans transferred/acquired during the quarter ended June 30, 2022 under the Reserve Bank of India Master Direction on "Transfer of Loan Exposure" dated September 24, 2021.
6	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'.
7	The figures for the quarter ended March 31, 2022 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto to the end of the third quarter of the relevant financial year, which were subject to limited review by the Statutory auditors of the Company.

For Sahara Housingfina Corporation Limited

B. Sahay

Brijendra Sahay
Director
DIN- 00017600

Place : Kolkata
Date : August 10, 2022

