

# CHATURVEDI & CO.

## Chartered Accountants

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### LIMITED REVIEW REPORT

**REVIEW REPORT,  
TO THE BOARD OF DIRECTORS,  
SAHARA HOUSINGFINA CORPORATION LIMITED**

We have reviewed the accompanying statement of Unaudited Financial Results of **SAHARA HOUSINGFINA CORPORATION LIMITED** ("the Company") for the quarter and nine months period ended December 31, 2012 ("the Statement") except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors/ Committee of the Directors. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and an analytical procedure 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.

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 Accounting Standards referred to in Section 211 (3C) of the Companies Act, 1956 and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreements with the stock exchanges, including the manner in which it is to be disclosed, or that it contains any material misstatement.



New Delhi  
February 11, 2013

**CHATURVEDI & CO.**  
Chartered Accountants  
Firm Registration No.302137E

**PANKAJ CHATURVEDI**  
Partner  
Membership No.091239

**CERTIFIED TRUE COPY**

**For SAHARA HOUSINGFINA CORPORATION LTD**

**Authorised Signatory**

CERTIFIED TRUE COPY

For SAHARA HOUSINGFINA CORPORATION LTD.

SAHARA  
HOSFINAS

Authorized Signatory

## SAHARA HOUSINGFINA CORPORATION LIMITED

Regd. Office: Sahara India Sadan, 2A Shakespeare Sarani, Kolkata - 700 071

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER &amp; NINE MONTH ENDED DECEMBER 31, 2012

## Part I - Statement of Un-audited Financial Results for the quarter &amp; nine month ended December 31, 2012

Particulars	Quarter ended			Nine month ended		Year ended
	31.12.2012 (Reviewed)	30.09.2012 (Reviewed)	31.12.2011 (Reviewed)	31.12.2012 (Reviewed)	31.12.2011 (Reviewed)	31.03.2012 (Audited)
1. Income from Operations						
a) Net Income from Operations	487.83	478.87	482.62	1,433.93	1,502.57	1,977.90
b) Other Operating Income	1.32	1.59	1.52	4.11	4.58	7.18
Total Income from Operations	489.15	480.46	494.14	1,438.04	1,507.15	1,985.08
2. Expenses						
a) Interest Expenses	337.69	348.33	322.36	980.81	977.08	1,280.56
b) Employee Benefit Expenses	72.00	64.17	65.25	215.76	185.36	240.17
c) Depreciation and Amortization	4.10	4.00	4.11	11.87	11.87	11.87
d) Other Expenses	58.31	51.55	37.79	155.83	131.51	182.32
Total Expenses	472.10	468.14	429.21	1,364.61	1,305.30	1,718.25
3. Profit from operations before other income, and exceptional items (1-2)	17.05	12.32	64.93	73.43	201.86	266.83
4. Other Income	49.66	71.52	7.12	137.79	15.57	32.43
5. Profit from ordinary activities before exceptional items (3+4)	66.71	83.84	72.05	211.22	217.42	299.26
6. Exceptional Items	-	-	-	-	-	-
7. Profit from Ordinary Activities before tax	66.71	83.84	72.05	211.22	217.42	299.26
8. Tax expenses	17.36	21.93	18.08	55.04	55.71	77.54
9. Net Profit from Ordinary Activities after tax (7-8)	49.35	61.91	53.97	156.18	161.71	221.72
10. Extraordinary items (net of Tax expenses ₹ Nil)	-	-	-	-	-	-
11. Net Profit for the period (9-10)	49.35	61.91	53.97	156.18	161.71	221.72
12. Paid-up Equity Share Capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00	700.00
13. Reserve excluding Revaluation Reserves	-	-	-	-	-	-
14. Earning Per Share (EPS) (₹)						
a) Basic and diluted EPS before extraordinary items (not annualized)	0.71	0.88	0.77	2.23	2.31	3.17
b) Basic and diluted EPS after extraordinary items (not annualized)	0.71	0.88	0.77	2.23	2.31	3.17

## Part II - Select Information for the nine month ended December 31, 2012

Particulars	Quarter ended			Nine month ended		Year ended
	31.12.2012 (Reviewed)	30.09.2012 (Reviewed)	31.12.2011 (Reviewed)	31.12.2012 (Reviewed)	31.12.2011 (Reviewed)	31.03.2012 (Audited)
<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	2,005,413
- Percentage of shareholding	28.65%	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	NIL
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total share capital of the Company)	NIL	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	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%	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%	71.35%

## B. Investors complaints status as at 31.12.2012

Pending as at 01.10.2012	Received during the quarter	Resolved during the quarter	Pending as at 31.12.2012
NIL	NIL	NIL	NIL

## Notes:

- Segment reporting - N/A, as the company is engaged in housing finance business only.
- Figures for the previous year has been regrouped and recast wherever necessary to conform to the current year's classification.
- All accounting policies are consistently followed and the financials are drawn as per applicable Accounting Standards.
- 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.
- The above results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 11th February, 2013.

Place: Kolkata  
Dated: February 11, 2013
  
O.P. SRIVASTAVA  
DIRECTOR

**SAHARA HOUSINGFINA CORPORATION LIMITED**  
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