

**FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2015**

(₹ In Lac)

**Part I - Statement of Un-audited Financial Results for the quarter & half year ended September 30, 2015**

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>1. Income from Operations</b>						
a) Net Income from Operations	343.41	348.40	458.83	691.81	934.38	1730.62
b) Other Operating Income	1.21	1.12	1.91	2.33	3.17	6.43
<b>Total Income from Operations</b>	<b>344.62</b>	<b>349.52</b>	<b>460.74</b>	<b>694.14</b>	<b>937.55</b>	<b>1737.05</b>
<b>2. Expenses</b>						
a) Interest Expenses	177.71	197.09	265.72	374.80	538.16	973.61
b) Employee Benefit Expenses	66.57	65.09	67.58	131.46	137.34	272.04
c) Depreciation and Amortization	1.51	1.86	2.00	3.37	4.01	8.07
d) Other Expenses	67.83	54.40	55.43	122.23	110.26	253.86
<b>Total Expenses</b>	<b>313.41</b>	<b>318.44</b>	<b>390.73</b>	<b>631.86</b>	<b>789.77</b>	<b>1507.58</b>
<b>3. Profit from operations before other income, and exceptional items (1-2)</b>	<b>31.21</b>	<b>31.08</b>	<b>70.01</b>	<b>62.28</b>	<b>147.78</b>	<b>229.47</b>
<b>4. Other Income</b>	<b>42.18</b>	<b>43.40</b>	<b>19.28</b>	<b>85.58</b>	<b>31.93</b>	<b>96.28</b>
<b>5. Profit from ordinary activities before exceptional items (3+4)</b>	<b>73.39</b>	<b>74.48</b>	<b>89.29</b>	<b>147.87</b>	<b>179.71</b>	<b>325.75</b>
<b>6. Exceptional Items</b>						
<b>7. Profit from Ordinary Activities before tax</b>	<b>73.39</b>	<b>74.48</b>	<b>89.29</b>	<b>147.87</b>	<b>179.71</b>	<b>325.75</b>
<b>8. Tax expenses</b>	<b>20.03</b>	<b>28.21</b>	<b>28.96</b>	<b>48.24</b>	<b>58.30</b>	<b>106.73</b>
<b>9. Net Profit from Ordinary Activities after tax (7-8)</b>	<b>53.36</b>	<b>46.27</b>	<b>60.33</b>	<b>99.63</b>	<b>121.41</b>	<b>219.02</b>
<b>10. Extraordinary items (net of Tax expenses ' Nil)</b>						
<b>11. Net Profit for the period (9-10)</b>	<b>53.36</b>	<b>46.27</b>	<b>60.33</b>	<b>99.63</b>	<b>121.41</b>	<b>219.02</b>
<b>12. Paid-up Equity Share Capital (Face value ' 10/- per share)</b>	<b>700.00</b>	<b>700.00</b>	<b>700.00</b>	<b>700.00</b>	<b>700.00</b>	<b>700.00</b>
<b>13. Reserve excluding Revaluation Reserves</b>						<b>2,464.98</b>
<b>14. Earning Per Share (EPS) (₹)</b>						
a) Basic and diluted EPS before extraordinary items (not annualized)	0.76	0.66	0.86	1.42	1.73	3.13
b) Basic and diluted EPS after extraordinary items (not annualized)	0.76	0.66	0.86	1.42	1.73	3.13

**Part II - Select Information for the half year ended September 30, 2015**

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>A. Particulars of Shareholding</b>						
<b>1 Public Shareholding</b>						
- 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%
<b>2 Promoters and Promoter group Shareholding</b>						
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 30.09.2015**

Pending as at 01.07.2015	Received during the quarter	Resolved during the quarter	Pending as at 30.09.2015
NIL	NIL	NIL	NIL



*(Signature)*





Statement of Assets & Liabilities as on September 30, 2015

(₹ in Lac)

	As at	
	30.09.2015 (Reviewed)	31.03.2015 (Audited)
<b>A. EQUITY AND LIABILITIES</b>		
1. Shareholders' Fund		
a) Share Capital	700.00	700.00
b) Reserve & Surplus	2,564.60	2,464.98
Sub-total Shareholders' funds	3,264.60	3,164.98
2. Non-Current Liabilities		
a) Long Term Borrowings	10,955.05	12,469.84
b) Long Term Provisions	27.98	25.58
c) Deferred Tax Liabilities	189.07	188.01
Sub-total Non-Current Liabilities	11,173.00	12,683.43
3. Current Liabilities		
a) Trade Payable	14.22	20.66
b) Other Current Liabilities	205.07	375.47
c) Short Term Provisions	7.51	6.51
Sub-total Current Liabilities	226.80	403.24
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>14,664.50</b>	<b>16,251.55</b>
<b>B. ASSETS</b>		
Non-Current Assets		
a) Fixed Assets		
Tangible Assets	58.55	59.92
Intangible Assets	8.71	8.71
b) Non-Current Investments	11,674.73	12,561.60
c) Non-Current Loan Assets	29.58	30.74
d) Long Term Loans & Advances		
Sub-total Non-Current Assets	11,769.57	12,660.97
Current Assets		
a) Current Loan Assets	555.12	945.22
b) Trade Receivables	43.66	20.48
c) Cash and Bank Balances	2,034.41	2,491.69
d) Short Term Loans & Advances	145.91	82.55
e) Other Current Assets	115.83	50.74
Sub-total Current Assets	2,894.93	3,590.68
<b>TOTAL ASSETS</b>	<b>14,664.50</b>	<b>16,251.55</b>

Notes :

1. Segment reporting – N/A, as the company is engaged in housing finance business only.
2. Figures for the previous year has been regrouped and recast wherever necessary to conform to the current year's classification.
3. All accounting policies are consistently followed and the financials are drawn as per applicable Accounting Standards.
4. 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.
5. The above results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 14, 2015.

Place : Kolkata  
Dated: November 14, 2015



  
(O.P. SRIVASTAVA)  
DIRECTOR

# CHATURVEDI & CO.

*Chartered Accountants*

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## LIMITED REVIEW REPORT

To

**The Board of Directors  
SAHARA HOUSINGFINA CORPORATION LIMITED**

We have reviewed the accompanying unaudited financial results of **SAHARA HOUSINGFINA CORPORATION LIMITED** for the quarter and six months ended September 30, 2015 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, at their meeting held on November 14, 2015. Our responsibility is to issue a report on these financial statements 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 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards notified under the Companies (Accounting Standards) Rules, 2006 which continue to apply as per Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



**PANKAJ CHATURVEDI**  
Partner  
Membership No. 091239

New Delhi  
November 14, 2015

