



SHCL/CO/DJB/F.1104(15)/21-22/505

August 13, 2021

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, 2021

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, August 13, 2021 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, 2021.

The Meeting concluded at 4.10 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


D.J. Bagchi
CEO & Company Secretary

Encl: Un-audited Financial Results for the quarter ended June 30, 2021

SAHARA HOUSINGFINA CORPORATION LIMITED

Registered & Corporate Office : 46, Dr. Sundari Mohan Avenue, Kolkata - 700 014, India, Tel.: +91 33 2289 0148 / 6708
CIN No. : L18100WB1991PLC099782, E-mail : info.saharahousingfina@gmail.com, Web : www.saharahousingfina.com

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, 2021 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

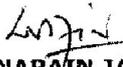
1. We have reviewed the accompanying statement of unaudited financial results ("the statement") of **Sahara Housingfina Corporation Limited** ("the Company") for the Quarter ended June 30, 2021, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (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 34) 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 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.
5. Emphasis of matter

We draw attention to Note 3 to the Statement of Financial Results in which, the Company describes the uncertainties arising from the Covid-19 pandemic and its consequential effects on the Company's business activities and financial results as assessed by the management. Our conclusion is not modified in respect of this matter.

New Delhi
August 13, 2021



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


LAXMI NARAIN JAIN
Partner
Membership No. 072579
UDIN - 21072579AAAAABF3555

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 RESULTS FOR THE QUARTER ENDED JUNE 30, 2021

(₹ in Lakhs except EPS)

S.No.	Particulars	Quarter Ended		Year Ended	
		30-Jun-21 (Unaudited)	31-Mar-21 (Audited)	30-Jun-20 (Unaudited)	31-Mar-21 (Audited)
I)	Revenue from operations		(Refer Note - 5)		
i)	Interest income	294.69	319.04	299.94	1,264.38
ii)	Net gain on Fair value changes	1.37	0.60	0.59	1.02
iii)	Other operating revenue	0.67	1.67	0.54	5.03
	Total Revenue from operations	296.73	321.31	301.07	1,270.43
II)	Other income	15.29	15.19	25.00	71.48
III)	Total Income (I+II)	312.02	336.50	326.07	1,341.91
IV)	Expenses				
i)	Finance costs	127.37	124.43	136.16	515.19
ii)	Net loss on derecognition of financial instruments measured at amortised cost	-	0.25	14.53	14.78
iii)	Impairment on financial instruments	20.70	4.21	11.27	56.40
iv)	Employee benefits expenses	71.90	71.48	73.49	303.84
v)	Depreciation and amortization	12.40	12.65	13.69	52.16
vi)	Other expenses	26.03	48.70	21.77	141.95
	Total Expenses	258.40	261.72	270.91	1,084.32
V)	Profit before exceptional items and tax (III-IV)	53.62	74.78	55.16	257.59
VI)	Exceptional items	-	-	-	-
VII)	Profit before tax (V-VI)	53.62	74.78	55.16	257.59
VIII)	Tax expense				
i)	Current tax (including tax related to earlier year)	14.87	15.87	16.12	64.47
ii)	Deferred Tax	(4.85)	0.81	(9.19)	(16.13)
IX)	Profit for the year/period (VII-VIII)	43.60	58.10	48.23	209.25
X)	Other Comprehensive Income				
A) i)	Items that will not be reclassified to profit or loss	1.05	3.66	0.40	4.21
ii)	Income tax relating to items that will not be reclassified to profit or loss	(0.26)	(0.92)	(0.10)	(1.06)
	Sub Total (A)	0.79	2.74	0.30	3.15
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)	0.79	2.74	0.30	3.15
XI)	Total Comprehensive Income for the year/period (IX + X)	44.39	60.84	48.53	212.40
XII)	Paid-up equity share capital (Face value of ₹ 10 per share)	700.00	700.00	700.00	700.00
XIII)	Other Equity				4,001.18
XIV)	Earnings per share (EPS)				
	Basic (₹)	0.62	0.83	0.69	2.99
	Diluted (₹)	0.62	0.83	0.69	2.99
		Not Annualised	Not Annualised	Not Annualised	Annualised

Notes to the Statement

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 13, 2021 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, the 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's operations have been impacted because of localised/regional lockdowns measures re-imposed in various parts of the country by the concerned state governments during the months of April and May, 2021 on account of second wave of COVID-19 pandemic. Lockdowns are being lifted by the state governments in a gradual manner from June, 2021 onwards, resulting in, improvement in economic activities. The Company has used the principle of prudence to provide for the impact of pandemic on the financial results and has performed an estimation of portfolio stress through analysing its portfolio in respect of various risk classification and has taken into account its historical experience of losses, current conditions of the pandemic as well as forecasts of future economic conditions as at the date of the approval of these financial results. The extent to which COVID-19, pandemic, including the current 'second wave' will impact the business activities and financial results of the Company depends on future developments, which at present are highly uncertain. The impact may be different from that estimated and the Company will continue to closely monitor any material changes to future economic conditions.
4	The Company's only business is Housing Finance activity in India. As such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.
5	Figures for the quarter ended March 31, 2021 are the balancing figures between audited figures for the full financial year and the year to date figures up to the third quarter of the financial year which were subjected to limited review by the statutory auditors of the Company.

For Sahara Housingfina Corporation Limited

 Place : Kolkata
 Date: August 13, 2021

 Brijendra Sahay
 Director
 DIN- 00017600