



**SAHARA HOUSINGFINA CORPORATION LIMITED**  
 Regd. Office: Sahara India Sadan, 2A Shakespeare Sarani, Kolkata – 700 071  
**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2012**

**Part I - Statement of Standalone Audited Financial Results for the year ended March 31, 2012**

(₹ in Lac)

Particulars	Quarter ended			Year ended	
	31.03.2012 (Un-audited)	31.03.2011 (Un-audited)	31.12.2011 (Un-Audited)	31.03.2012 (Audited)	31.03.2011 (Audited)
<b>1 Income from Operations</b>					
a Net Income from Operations	475.33	497.17	492.62	1,977.90	2,008.92
b Other Operating Income	2.65	1.52	1.52	7.18	6.10
<b>Total Income from Operations</b>	<b>477.98</b>	<b>498.69</b>	<b>494.14</b>	<b>1,985.08</b>	<b>2,015.02</b>
<b>2 Expenses</b>					
a) Interest Expenses	303.50	326.04	322.36	1,280.56	1,332.77
b) Employee Benefit Expenses	54.81	47.20	65.25	240.17	193.60
c) Depreciation and Amortization	3.83	3.64	3.81	15.20	14.77
d) Other Expenses	50.81	48.11	37.79	182.32	188.46
<b>Total Expenses</b>	<b>412.95</b>	<b>424.99</b>	<b>429.21</b>	<b>1,718.25</b>	<b>1,729.60</b>
<b>3 Profit from operations before other income, and exceptional items (1-2)</b>	<b>65.03</b>	<b>73.70</b>	<b>64.93</b>	<b>266.83</b>	<b>285.42</b>
4 Other Income	16.81	7.64	7.12	32.43	23.64
<b>5 Profit from ordinary activities before exceptional items (3+4)</b>	<b>81.84</b>	<b>81.34</b>	<b>72.05</b>	<b>299.26</b>	<b>309.06</b>
6. Exceptional Items	-	-	-	-	-
<b>7. Profit from Ordinary Activities before tax</b>	<b>81.84</b>	<b>81.34</b>	<b>72.05</b>	<b>299.26</b>	<b>309.06</b>
8. Tax expenses	21.83	21.44	18.08	77.54	82.66
<b>9. Net Profit from Ordinary Activities after tax (7-8)</b>	<b>60.01</b>	<b>59.90</b>	<b>53.97</b>	<b>221.72</b>	<b>226.40</b>
10. Extraordinary items (net of Tax expenses Rs. Nil)	-	-	-	-	-
<b>11. Net Profit for the period (9-10)</b>	<b>60.01</b>	<b>59.90</b>	<b>53.97</b>	<b>221.72</b>	<b>226.40</b>
12 Paid-up Equity Share Capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00
13 Reserve excluding Revaluation Reserves	-	-	-	2,038.51	1,816.79
14. Earning Per Share (EPS) (₹)					
a) Basic and diluted EPS before extraordinary items (not annualized)	0.86	0.85	0.77	3.17	3.23
b) Basic and diluted EPS after extraordinary items (not annualized)	0.86	0.85	0.77	3.17	3.23

**Part II - Select Information for the year ended March 31,2012**

Particulars	Quarter ended			Year ended	
	31.03.2012	31.03.2011	31.12.2011	31.03.2012	31.03.2011
<b>A. Particulars of Shareholding</b>					
<b>1 Public Shareholding</b>					
- Number of shares	20,05,413	20,05,413	20,05,413	20,05,413	20,05,413
- Percentage of shareholding	28.65%	28.65%	28.65%	28.65%	28.65%
<b>2 Promoters and Promoter group Shareholding</b>					
<b>a Pledged / Encumbered</b>					
- Number of Shares	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL	NIL
<b>b) Non-Encumbered</b>					
- Number of Shares	49,94,587	49,94,587	49,94,587	49,94,587	49,94,587
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	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%

**B. Investors complaints status as at 31.03.2012**

Pending as at 01.01.2012	Received during the quarter	Resolved during the quarter	Pending as at 31.03.2012
NIL	NIL	NIL	NIL

**STANDALONE STATEMENT OF ASSETS & LIABILITIES (AUDITED)**

Particulars	As at	
	31.03.2012 (Audited) (₹ in Lac)	31.03.2011 (Audited) (₹ in Lac)
<b>A. EQUITY AND LIABILITIES</b>		
<b>1. Shareholders' Fund</b>		
Share Capital	700.00	700.00
Reserve & Surplus	2,038.51	1,816.79
<b>Sub-total Shareholders' funds</b>	<b>2,738.51</b>	<b>2,516.79</b>
<b>2. Non-Current Liabilities</b>		
Long Term Borrowings	11,747.86	12,099.80
Long Term Provisions	10.24	8.93
<b>Sub-total Non-current liabilities</b>	<b>11,758.10</b>	<b>12,108.73</b>
<b>3. Current Liabilities</b>		
Trade Payable	71.18	55.69
Other Current Liabilities	1,242.24	1,191.47
Short Term Provisions	231.32	148.14
<b>Sub-total current liabilities</b>	<b>1,544.74</b>	<b>1,395.30</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>16,041.35</b>	<b>16,020.82</b>
<b>B. ASSETS</b>		
<b>Non Current Assets</b>		
<b>Fixed Assets</b>		
Tangible Assets	84.48	91.83
Non-Current Investments	8.71	8.71
Loan Assets	13,647.16	14,216.56
Deferred Tax Assets	14.61	10.35
Long Term Loans & Advances	7.93	7.87
<b>Sub-total Non-current assets</b>	<b>13,762.89</b>	<b>14,335.32</b>
<b>Current Assets</b>		
Loan Assets	904.66	941.20
Trade Receivables	4.73	4.44
Cash & Cash Equivalents	1,044.30	500.25
Other Current Assets	23.97	23.21
Short Term Loans & Advances	300.80	216.40
<b>Sub-total current assets</b>	<b>2,278.46</b>	<b>1,685.50</b>
<b>TOTAL ASSETS</b>	<b>16,041.35</b>	<b>16,020.82</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 above results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 30th May, 2012. The figures for the quarter ended March 31, 2012 and corresponding quarter ended in the previous year, as reported in these financial result are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the relevant financial year.

Place : Kolkata  
Dated: May 30, 2012

Sd/-  
(O.P.SRIVASTAVA)  
DIRECTOR