



SHCI/DJB/CO/F.1276(18)/25-26/250

Date: 28-05-2025

Corporate Relations Department
Bombay Stock Exchange Limited
25th Floor, P.J Towers,
Dalal Street
Mumbai-400001

Dear Sir(s),

This is further to the filing made by the Company on 28th May, 2025 with respect to its audited Standalone Financial Results for the quarter and year ended 31st March, 2025 and the outcome of Board Meeting.

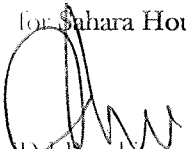
As per advise of BSE, we enclose herewith the Integrated Filing (Financial) for the quarter and year ended 31st March, 2025 as per prescribed format and as per the SEBI Circular SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31st December, 2024.

This information is also being made available on the website of the Company.

We request you to treat this as due compliance to the guidelines stated as above.

Thanking you,
Yours faithfully,

for Sahara Housingfina Corporation Limited


D.J. Bagchi
Company Secretary

Encl: as above



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

B. M. CHATURVEDI & Co.

CHARTERED ACCOUNTANTS

32, Jolly Maker Chambers II, Nariman Point, Mumbai - 400 021. Tel. : 91 22 40020098 / 22854274 / 75 | Email : office@bmchaturvedi.in

Independent Auditor's Report on the Quarter and Year Ended Audited Financial Results of Sahara Housingfina Corporation Limited pursuant to the Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors of
Sahara Housingfina Corporation Limited

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying statement of financial results for the quarter and year ended **31st March, 2025** read with "Other Matters" mentioned herein below of **Sahara Housingfina Corporation Limited** ("the Company"), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and the financial results for the year ended 31st March, 2025:

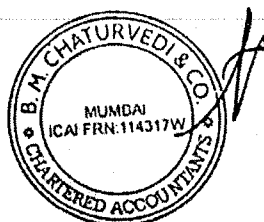
- (i) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in applicable Indian Accounting Standards ("Ind AS") and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended 31st March, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities for Audit of financial results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the financial results for the quarter and year ended 31st March, 2025 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibilities for the Financial Results

The financial results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The financial results has been compiled from the related audited financial statements for the year ended 31st March, 2025. This responsibility includes the preparation and presentation of the financial results for the quarter and year ended 31st March, 2025 that give a true and fair view of the net profit and other comprehensive income



and other financial information in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

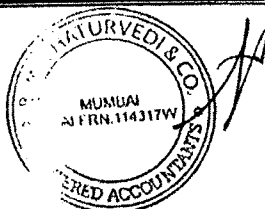
The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results for the quarter and year ended 31st March, 2025 as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations; or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the



Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

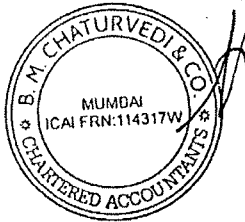
The financial results for the quarter ended 31st March, 2025 being the balancing figures between audited figures in respect of the financial year ended on 31st March, 2025 and the published unaudited figures for the nine months ended on 31st December, 2024 (after considering necessary regrouping/reclassification) which were subject to limited review by us, as required under the Listing Regulations.

Our opinion is not modified in respect of this matter.

For B.M. CHATURVEDI & Co.
Chartered Accountants
ICAI FRN: 114317W

AM. Sonawane

Anmol Sonawane
Partner
ICAI MN. 603614



UDIN: 25603614BMULD09897

Date: 28th May, 2025
Place: Mumbai



SAHARA HOUSINGFINA CORPORATION LIMITED

CIN : L18100WB1991PLC099782

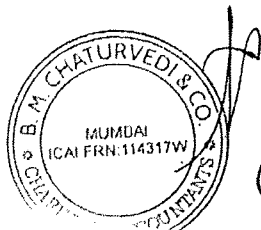
Registered & Corporate Office: 46, Dr. Sundari Mohan Avenue, Kolkata - 700 014

Website : www.saharahousingfina.com; E-mail : info.saharahousingfina@gmail.com; Phone: +91 33 22890148/6708

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2025

(₹ in lakhs)

	Quarter ended			Year ended	
	31st March 2025	31st Dec 2024	31st March 2024	31st March 2025	31st March 2024
	Audited	Un-Audited	Audited	Audited	Audited
1) Revenue from operations					
Interest income	213.50	207.09	268.74	858.09	1,057.73
Net gain on fair value changes	-	-	-	-	0.17
Other operating revenue	0.86	0.79	1.21	3.28	3.50
Total revenue from operations	214.36	207.88	269.95	861.37	1,061.40
2) Other income	0.75	0.24	0.39	1.47	1.25
3) Total income (1+2)	215.11	208.12	270.34	862.84	1,062.65
4) Expenses					
Finance costs	56.63	58.66	87.65	266.83	367.17
Impairment on financial instruments	(13.28)	6.88	1.07	(13.88)	(0.67)
Employee benefit expenses	71.89	77.34	73.99	294.34	300.58
Depreciation and amortization	10.17	9.68	9.64	38.44	44.40
Other expenses	63.04	44.49	41.47	197.08	166.22
Total expenses	188.45	197.05	213.82	782.81	877.70
5) Profit before tax (3-4)	26.66	11.07	56.52	80.03	184.95
6) Tax expense					
Current tax	1.42	3.35	12.50	11.52	37.73
Earlier Year Tax	-	(2.01)	-	(2.01)	5.69
Deferred tax	5.21	(1.30)	(0.52)	5.68	1.08
Total Tax Expenses	6.63	0.04	11.98	15.19	44.50
7) Profit for the period/year (5-6)	20.03	11.03	44.54	64.84	140.45
8) Other comprehensive income					
i) Items that will not be reclassified to profit or loss	(1.70)	1.19	2.11	1.88	4.78
ii) Income tax relating to items that will not be reclassified to profit or loss	0.42	(0.30)	(0.53)	(0.48)	(1.20)
Total other comprehensive income	(1.28)	0.89	1.58	1.40	3.58
9) Total comprehensive income for the period/year (7+8)	18.75	11.92	46.12	66.24	144.03
10) Paid-up equity share capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00
11) Other equity (Audited)	4,538.68		4,472.44	4,538.68	4,472.44
12) Earning per share (EPS)					
Basic (In ₹) (Not Annualised)	0.29	0.16	0.32	0.93	2.01
Diluted (In ₹) (Not Annualised)	0.29	0.16	0.32	0.93	2.01



(Vivek Kapoor)


(D. J. Bagchi)




Notes

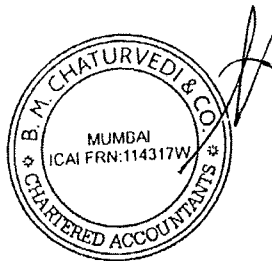
- 1 The above financial results have been reviewed by the audit committee and approved by the Board of Directors at their respective meetings held on May 28, 2025. The Statutory Auditors of the Company have carried out audit of the aforesaid results.
- 2 These financial results have been prepared in 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 On March 28, 2025, the Company redeemed by payment of ₹ 900.00 Lakh from the accumulated fund being the first Call option of 30% of the ₹ 3,000.00 Lakh, 7% Secured Non-Convertible Redeemable Debenture as per the repayment terms of Information Memorandum to Humara India Credit Co-operative Society Limited
- 4 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'.
- 5 Previous year / period figures have been restated / regrouped / re-classified wherever necessary in line with the financial results for the quarter / year ended March 31, 2025.

Place : Kolkata
Date : May 28, 2025


Sadhan Sarkar
Chairman
DIN-10519231


(Vivek Kapoor).


(D.J. Bagchi)



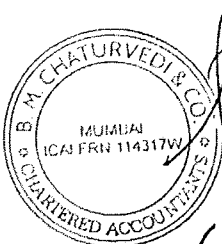
Sahara Housingfina Corporation Limited

CIN:L18100WB1991PLC099782

Balance Sheet as at March 31, 2025

(₹ in lakhs)

	As at March 31, 2025	As at March 31, 2024
ASSETS		
Financial Assets		
Cash and Cash Equivalents	308.91	251.97
Other Bank Balances	556.81	2,107.29
Housing and other Loans	6,363.07	7,117.12
Investments	2.74	2.74
Other Financial Assets	11.76	12.18
	<u>7,243.29</u>	<u>9,491.30</u>
Non-Financial Assets		
Current Tax Assets (Net)	54.42	32.49
Deferred Tax Assets (Net)	123.71	129.86
Property, Plant and Equipment	54.28	60.28
Right of Use Assets	36.35	43.03
Other Intangible Assets	1.16	1.09
Other Non-Financial Assets	54.87	63.87
	<u>324.79</u>	<u>330.62</u>
TOTAL ASSETS	<u>7,568.08</u>	<u>9,821.92</u>
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
Trade Payables	7.92	8.60
Debt Securities	2,100.00	3,000.00
Borrowing (other than Debt Securities)	136.31	1,541.59
Other Financial Liabilities	57.88	73.01
	<u>2,302.11</u>	<u>4,623.20</u>
Non-Financial Liabilities		
Provisions	13.30	13.20
Other Non-Financial Liabilities	13.99	13.08
	<u>27.29</u>	<u>26.28</u>
Equity		
Equity Share Capital	700.00	700.00
Other Equity	4,538.68	4,472.44
	<u>5,238.68</u>	<u>5,172.44</u>
TOTAL LIABILITIES AND EQUITY	<u>7,568.08</u>	<u>9,821.92</u>



(Vivek Kapoor)

(D. J. Bagchi)





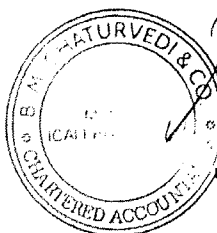
Sahara Housingfina Corporation Limited

CIN:L18100WB1991PLC099782

Statement of Profit and Loss for the year ended March 31, 2025

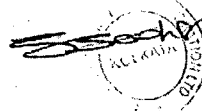
(₹ in lakhs)

	Year Ended March 31, 2025	Year Ended March 31, 2024
INCOME		
Revenue From Operations		
Interest Income	858.09	1,057.73
Net gain on fair value changes	-	0.17
Other Operating revenue	3.28	3.50
Total Revenue from Operations	861.37	1,061.40
Other Income	1.47	1.25
Total Income	862.84	1,062.65
EXPENSES		
Finance costs	266.83	367.17
Impairment on financial instruments	(13.88)	(0.67)
Employee benefit expenses	294.34	300.58
Depreciation and amortization	38.44	44.40
Other expenses	197.08	166.22
Total Expenses	782.81	877.70
Profit before tax	80.03	184.95
Tax Expenses		
- Current Tax	11.52	37.73
- Earlier year Tax	(2.01)	5.69
- Deferred Tax	5.68	1.08
	15.19	44.50
Profit for the year	64.84	140.45
Other Comprehensive Income for the year		
Items that will not be reclassified to profit or loss	1.88	4.78
Income tax relating to items that will not be reclassified to profit or loss	(0.48)	(1.20)
Total other comprehensive income	1.40	3.58
Total Comprehensive Income	66.24	144.03
Earnings Per Equity Share (Face value Rs. 10/- per share)		
Basic (Rs.)	0.93	2.01
Diluted (Rs.)	0.93	2.01



(Vivek Kapoor)

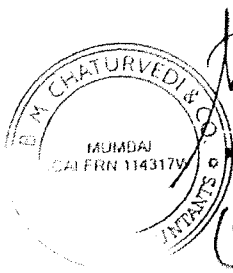
(D.J. Bagchi)

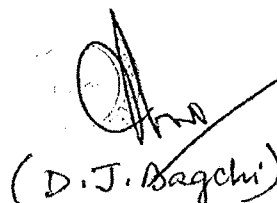


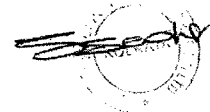
Sahara Housingfina Corporation Limited
CIN : 18100WB1991PLC099782
Statement of Cash Flow for the year ended March 31, 2025

(₹ in lakhs)

	Year Ended March 31, 2025	Year Ended March 31, 2024
	Audited	Audited
A. Cash flows from operating activities		
Profit before tax	80.03	184.95
Adjustment for :		
Net loss/(gain) on Fair Value changes	-	(0.17)
Interest On lease Liabilities	4.88	7.06
Net loss/(gain) on Fair valuation of Financial Instruments	(0.96)	(1.10)
Depreciation and amortization	38.44	44.40
Impairment on Financial Instruments	(13.88)	(0.67)
Operating profit before working capital changes	108.51	234.47
Movement in Trade Payable and Other Financial Liabilities	22.37	6.08
Movement in other Liabilities & Provisions	2.89	(0.99)
Movement in non-current Bank Deposits	1,550.48	(94.53)
Movement in Other Non-Financial Assets	(22.44)	(51.41)
Movement in Other Financial Assets	1.38	6.02
Cash generated from operations during the year	1,663.19	99.65
Direct Taxes paid (Net)	-	(6.25)
Net cash generated from operating activities before movement in housing and other loans	1,663.19	93.40
* Housing & Other Property Loan Disbursement	(979.51)	(1,384.75)
Repayment of Housing & Property Loan	1,747.44	1,674.66
Net cash (used in) Operating activities (A)	2,431.12	383.31
Cash flows from investing activities		
Movement in property, plant and equipment and Intangible assets & Assets under lease	(25.84)	(8.66)
Net cash (used in) Investing activities (B)	(25.84)	(8.66)
Cash flows from financing activities		
Repayment of Debt Securities	(900.00)	-
Repayment of Borrowings (other than Debt Securities)	(1,405.28)	(365.00)
Lease liability Payments	(43.06)	(49.98)
Net cash (used in) financing activities (C)	(2,348.34)	(414.98)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	56.94	(40.33)
Cash and cash equivalents at the beginning of the year	251.97	292.30
Cash and cash equivalents at the end of the year	308.91	251.97
Components of cash and cash equivalents:		
Balances with banks		
- on current accounts	132.66	171.01
- on Other Bank Balances	176.25	80.96
Total cash and cash equivalents	308.91	251.97


(Vivek Kapoor)


(D.J. Bagchi)





Ref. No: SHCL/CO/BS/F.1104(19)/25-26/248
Date: 28/05/2025

The Corporate Services Department
BSE Ltd.
Phiroz Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

Scrip Code / Scrip ID: 511533

Dear Sirs,

Subject: Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 w.r.t. Audit Report with unmodified opinion.

The Board of Directors of the Company in its meeting held today, i.e. Wednesday, 28th, 2025, approved the Balance Sheet as at **31st March, 2025**, the Statement of Profit and Loss and Cash Flow Statement for the year ended on that date. Accordingly, the Statement of Audit Financial Results pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, along with the Auditors' Report thereon were also approved.

Further, pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and subsequent Notification on the same dated 25th May, 2016 issued by SEBI, we hereby declare that the Auditors' Reports on the Annual Audited Financial Statements of the Company for the year ended **31st March, 2025**, are with un-modified opinion.

Yours faithfully,

for **Sahara Housingfina Corporation Limited**

(Sadhan Sarkar)
Director



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



PART - B

STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC. - NOT APPLICABLE

PART - C

FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES - NOT APPLICABLE AS THERE IS NO DEFAULT

Sl.	Particulars	Rs (in Crores)
1.	Loans / revolving facilities like cash credit from banks/financial institutions	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	Nil

PART - D

FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS - (Applicable only for half-yearly filings i.e., 2nd and 4th quarter) - Enclosed

General information about company		
Scrip code*	511533	
NSE Symbol*	NA	
MSEI Symbol*	NA	
ISIN*	INE135C01012	
Name of company	SAHARA HOUSINGFINA CORPORATION LIMITED	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2024	
Date of end of financial year	31-03-2025	
Date of board meeting when results were approved	28-05-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	21-05-2025	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Fourth quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Unaudited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited	
Segment Reporting	Single segment	
Description of single segment	Housing Finance	
Start date and time of board meeting	28-05-2025 11:30	
End date and time of board meeting	28-05-2025 12:45	
Whether cash flow statement is applicable on company	Yes	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion	
Whether the company has any related party?	Yes	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes	
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?		
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes	
Latest Date on which RPT policy is updated	28-05-2022	
Indicate Company website link for updated RPT policy of the Company	http://www.saharahousingfina.com/misc/SHCI_Related_Party_Transaction_Policy_Amendct_28-May-2022.pdf	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	Company have not issued any Debt Securities

Financial Results – NBFC		
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-01-2025	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Unaudited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.	
1	Income	
	Revenue from operations	
(i)	Interest Income	213.5 858.09
(ii)	Dividend Income	0 0
(iii)	Rental Income	0 0
(iv)	Fees and commission Income	0 0
(v)	Net gain on fair value changes	0 0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0 0
(vii)	Sale of products (including Excise Duty)	0 0
(viii)	Sale of services	0 0
(ix)	Other revenue from operations	
1	Other Operating Revenue	0.86 3.28
	Total other revenue from operations	0.86 3.28
	Total Revenue From Operations	214.36 861.37
	Other income	0.75 1.47
	Total income	215.11 862.84
2	Expenses	
	Cost of materials consumed	0 0
	Purchases of stock-in-trade	0 0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0 0
	Employee benefit expense	71.89 294.34
	Finance costs	56.63 266.83
	Depreciation, depletion and amortisation expense	10.17 38.44
	Fees and commission expense	0 0
	Net loss on fair value changes	0 0
	Net loss on derecognition of financial instruments under amortised cost category	0 0
	Impairment on financial instruments	-13.28 -13.88
(f)	Other expenses	
1	Other expenses	63.04 197.08
	Total other expenses	63.04 197.08
	Total expenses	188.45 782.81
3	Total profit before exceptional items and tax	26.66 80.03
4	Exceptional items	0 0
5	Total profit before tax	26.66 80.03
6	Tax expense	
7	Current tax	1.42 11.52
8	Deferred tax	5.21 3.67
9	Total tax expenses	6.63 15.19
10	Net Profit Loss for the period from continuing operations	20.03 64.84
11	Profit (loss) from discontinued operations before tax	0 0
12	Tax expense of discontinued operations	0 0
13	Net profit (loss) from discontinued operation after tax	0 0
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0 0
15	Total profit (loss) for period	20.03 64.84
16	Other comprehensive income net of taxes	-1.28 1.4
17	Total Comprehensive Income for the period	18.75 66.24
18	Total profit or loss, attributable to	
	Profit or loss, attributable to owners of parent	
	Total profit or loss, attributable to non-controlling interests	
19	Total Comprehensive income for the period attributable to	

	Comprehensive income for the period attributable to owners of parent			
	Total comprehensive income for the period attributable to owners of parent non-controlling interests			
20	Details of equity share capital			
	Paid-up equity share capital		700	700
	Face value of equity share capital		0	0
21	Reserves excluding revaluation reserve			4538.68
22	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings per share from continuing operations		0.29	0.93
	Diluted earnings per share from continuing operations		0.29	0.93
ii	Earnings per equity share for discontinued operations			
	Basic earnings per share from discontinued operations		0	0
	Diluted earnings per share from discontinued operations		0	0
ii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings per share		0.29	0.93
	Diluted earnings per share		0.29	0.93
23	Debt equity ratio	0.43		0.43
24	Debt service coverage ratio	1.47		1.3
25	Interest service coverage ratio	1.47		1.3
26	Disclosure of notes on financial results			

Textual
Information(1) &

Textual
Information(2) &

Textual
Information(3) &

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	308.91
	Bank Balance other than (a) above	556.81
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	0
	Loans	6363.07
	Investments	2.74
	Other Financial assets	11.76
	Total Financial Asset	7243.29
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	54.42
	Deferred tax Assets (Net)	123.71
	Investment Property	0
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	54.28
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	37.51
	Other non-financial assets (to be specified)	54.87
	Total Non-Financial Asset	324.79
	Total assets	7568.08
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	700
	Other equity	4538.68
	Total equity attributable to owners of parent	5238.68
	Non controlling interest	
	Total equity	5238.68
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	0
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7.92
	(II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0
(C)	Debt Securities	2100
(d)	Borrowings (Other than Debt Securities)	136.31
(e)	Deposits	0
(f)	Subordinated Liabilities	0
(g)	Other financial liabilities	57.88
	Total Financial Liabilities	2302.11
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	0
(b)	Provisions	13.3
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	13.99
	Total Non-Financial Liabilities	27.29

	Total liabilities	2329.4
	Total equity and liabilities	7568.08
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
Date of start of reporting period		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Unaudited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss		
1	Employee Benefits	-1.70	1.88
	Total Amount of items that will not be reclassified to profit and loss	-1.70	1.88
2	Income tax relating to items that will not be reclassified to profit or loss	-0.42	0.48
3	Amount of items that will be reclassified to profit and loss		
	Total Amount of items that will be reclassified to profit and loss		
4	Income tax relating to items that will be reclassified to profit or loss		
5	Total Other comprehensive income	-1.28	1.40

Cash flow statement, indirect		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part 1	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	80.03
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	4.88
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	0
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	0
	Adjustments for other financial assets, current	0
	Adjustments for other bank balances	1550.48
	Adjustments for increase (decrease) in trade payables, current	22.37
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	2.89
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	38.44
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
	Adjustments for provisions, current	0
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	0
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	-35.9
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	1583.16
	Net cash flows from (used in) operations	1663.19
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	767.93
	Net cash flows from (used in) operating activities	2431.12
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	-1.66
	Purchase of property, plant and equipment	0
	Proceeds from sales of investment property	0
	Purchase of investment property	0

	Proceeds from sales of intangible assets	-24.18
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) investing activities	-25.84
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	2305.28
	Payments of lease liabilities	43.06
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	-2348.34
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	56.94
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	56.94
	Cash and cash equivalents cash flow statement at beginning of period	251.97
	Cash and cash equivalents cash flow statement at end of period	308.91

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)															Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments						Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	Notes	
1	Sahara Housingfina Corporation Limited	AAACL4104H	Madhukar	AARPM1018K	Non Executive / Independent Director	Any other transaction	Sitting Fees	0.3	Approved	0.3	28-05-2025	0.3	0	0											
2	Sahara Housingfina Corporation Limited	AAACL4104H	Sadhan Sarkar	ASJPS8232K	Non Executive / Independent Director	Any other transaction	Sitting Fees	0.4	Approved	0.4	28-05-2025	0.4	0	0											
3	Sahara Housingfina Corporation Limited	AAACL4104H	Sudha Sarowgi	AKVPS6854P	Non Executive / Independent Director	Any other transaction	Sitting Fees	0.4	Approved	0.4	28-05-2025	0.4	0	0											
4	Sahara Housingfina Corporation Limited	AAACL4104H	Awdhesh Kumar Srivastava	AHFPB2022A	Non Executive / Non-Independent Director	Any other transaction	Sitting Fees	0.4	Approved	0.4	28-05-2025	0.4	0	0											
5	Sahara Housingfina Corporation Limited	AAACL4104H	D J Bagchi	AAFPB2022A	Key Managerial Personnel	Remuneration		27.92	Approved	27.92	28-05-2025	27.92	0	0											
6	Sahara Housingfina Corporation Limited	AAACL4104H	Vivek Kapoor	AJTPK1894N	Key Managerial Personnel	Remuneration		10.17	Approved	10.17	28-05-2025	10.17	0	0											
7	Sahara Housingfina Corporation Limited	AAACL4104H	Sahara India Commercial Corporation Limited	AADCS6118F	Other related party	Interest paid		7.99	Approved	7.99	28-05-2025	7.99	0	0				Loan	7.50%	7 years	Unsecured	Creation of new/fresh Loan Assets			
8	Sahara Housingfina Corporation Limited	AAACL4104H	Sumana Bagchi	AMZPB3638C	SPOUSE OF KMP	Any other transaction	Rent Paid	3.6	Approved	3.6	28-05-2025	3.6	0	0.6											
9	Sahara Housingfina Corporation Limited	AAACL4104H	Sahara India Commercial Corporation Limited	AADCS6118F	Other related party	Any other transaction	Rent Paid	1.08	Approved	1.08	28-05-2025	1.08	0	0											
10	Sahara Housingfina Corporation Limited	AAACL4104H	Sahara India Commercial Corporation Limited	AADCS6118F	Other related party	Loan		100	Approved	100	28-05-2025	100	236.01	136.01				Loan	7.50%	7 years	Unsecured	Creation of new/fresh Loan Assets			
Total value of transaction during the reporting period													152.26												

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	B M Chaturvedi & Partners	Yes	31-12-2025

