

SAHARA HOUSINGFINA CORPORATION LIMITED

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

DISCLOSURE IN OBSERVANCE WITH THE DIRECTION OF NHB VIDE COMMUNICATION NO. NHB (ND)/DRS/SUP./A-2896/2018 DATED 30-11-2018 :

1. Details of Single Borrower Limit (SGL) / Group Borrower Limit (GBL) exceeded in the F.Y. 2017-18

₹ in Crore

Details of Single Borrower Limit (SGL) / Group Borrower Limit (GBL) exceeded as per prudential exposure limits during the year	Nil
--	-----

2. Details of Registration obtained in the F.Y. 2017-18

Details of Registration obtained from other financial sector regulators	Nil
---	-----

3. Details of Disclosure of Penalties imposed in the F.Y. 2017-18

₹ in Crore

Details of Disclosure of Penalties imposed by NHB and other regulators	Nil
--	-----

4. Concentration of Loans and Advances

₹ in Crore

Particulars	2017-18	2016-17
Total Loans and Advances to twenty largest borrowers	23.50	22.15
Percentage of Loans and Advances to twenty largest borrowers to Total Advances of the HFC	18.85	18.18

5. Concentration of all Exposure (including off-balance sheet exposure)

₹ in Crore

Particulars	2017-18	2016-17
Total Exposure to twenty largest borrowers/customers	23.67	22.15
Percentage of Exposure to twenty largest borrowers/customers to Total Exposure of the HFC on borrowers/customers	14.74	14.56

6. Concentration of NPA

₹ in Crore

Particulars	2017-18	2016-17
Total Exposure to ten NPA accounts	3.26	3.13

7. Sector-wise NPA as on 31st March, 2018

Sl. No.	Sector	Percentage of NPAs to Total Advances in that Sector
A.	Housing Loans:	
1	Individuals	6.69
2	Builders/Project Loans	Nil
3	Corporates	Nil
4	Others (specify)	Nil
B.	Non-Housing Loans:	
1	Individuals	Nil
2	Builders/Project Loans	Nil
3	Corporates	Nil
4	Others (specify)	Nil

Place : Kolkata
Date : December 10, 2018

Sd\
(D.J.Bagchi)
CEO