SAHARA HOSFINAS

SHCL/VK/CO/F.1104(20)/26-27/813 Date: 13-11-2026

To,
The Manager,
Listing Compliance Department,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400001

Subject: Intimation of Financial Results under Regulation 33 of SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of the Company at its meeting held on **Friday, November 13, 2026** has approved the **Unaudited Financial Results** for the **September Quarter ended** 30-09-2026.

A copy of the said financial results along with the Limited Review Report is enclosed herewith for your records.

The meeting of the Board commenced at **11.30 am** and concluded at 12.45 PM.

Kindly take the above on record.

Thanking you,

Yours faithfully,
for **Sahara Housingfina Corporation Limited**

Vivek Kapoor
CFO & Interim Compliance Officer

SAHARA HOUSINGFINA CORPORATION LIMITED. * SAHARA HOUSINGFINA CORPORATION LTD. * KOLKATA

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 Limited Review Report on the Unaudited Financial Results of Sahara Housingfina Corporation Limited for Quarter and Half Year Ended on 30th September, 2026 Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report To
The Board of Directors of
Sahara Housingfina Corporation Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Sahara Housingfina Corporation Limited** ("the Company"), for the **Quarter and half year ended on 30th September, 2026** ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended ("the Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's 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 (ICAI). 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 of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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

B.M. CHATURVEDI & Co. MUMBAI ICAI FRN 114317W CHARTERED ACCOUNTANTS

Anmol Sonawane
Partner
ICAI MN. 603614
UDIN: 26603614OJOLEY2489

Date: November 13, 2026
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 Un-Audited Financial Results for the Quarter and Half Year ended September 30, 2026

(₹ in lakhs)

	Quarter ended			Half Year Ended		Year ended
	30th Sep 2026	30th June 2026	30th Sep 2025	30th Sep 2026	30th Sep 2025	31st March 2026
	Un-Audited			Un-Audited		Audited
1) Revenue from operations						
Interest income	**175.40**	164.75	181.27	**340.15**	355.32	712.14
Other operating revenue	**0.86**	0.73	1.01	**1.59**	1.81	3.65
Total revenue from operations	**176.26**	165.48	182.28	**341.74**	357.13	715.79
2) Other income	**0.19**	0.18	0.26	**0.37**	0.55	1.04
3) Total income (1+2)	176.45	165.66	182.54	**342.11**	357.68	716.83
4) Expenses						
Finance costs	**27.66**	27.53	40.56	**55.19**	80.90	162.10
Impairment on financial instruments	**16.96**	(5.11)	25.67	**11.85**	9.66	0.67
Employee benefit expenses	**63.98**	69.79	67.97	**133.77**	139.28	301.58
Depreciation and amortization	**10.27**	10.26	8.26	**20.53**	17.60	33.91
Other expenses	**37.68**	46.02	45.51	**83.70**	90.70	178.85
Total expenses	156.55	148.49	187.97	**305.04**	338.14	677.11
5) Profit/(Loss) before tax (3-4)	**19.90**	17.17	(5.43)	**37.07**	19.54	39.72
6) Tax expense						
Current tax	**7.63**	3.24	3.58	**10.87**	4.90	8.18
Earlier Year Tax	-	-	-	-	-	(0.94)
Deferred tax	(4.42)	(2.67)	(5.65)	(7.09)	(3.26)	(1.91)
Total Tax Expenses	**3.21**	0.57	(2.07)	**3.78**	1.64	5.33
7) Profit/(Loss) for the period/year (5-6)	**16.69**	16.60	(3.36)	**33.29**	17.90	34.39
8) Other comprehensive income						
i) Items that will not be reclassified to profit or loss	**2.66**	2.66	0.47	**5.32**	0.94	10.65
ii) Income tax relating to items that will not be reclassified to profit or loss	**(0.67)**	(0.67)	(0.12)	**(1.34)**	(0.24)	(2.68)
Total other comprehensive income	**1.99**	1.99	0.35	**3.98**	0.70	7.97
9) Total comprehensive income for the period/year (7+8)	**18.68**	18.59	(3.01)	**37.27**	18.60	42.36
10) Paid-up equity share capital (Face value ₹ 10/- per share)	**700.00**	700.00	700.00	**700.00**	700.00	700.00
11) Other equity (Audited)						4,581.05
12) Earning per share (EPS)						
Basic (In ₹) (Not Annualised)	**0.24**	0.24	(0.04)	**0.48**	0.26	0.49
Diluted (In ₹) (Not Annualised)	**0.24**	0.24	(0.04)	**0.48**	0.26	0.49

M. CHATURVEDI & CO. MUMBAI ICAI FRN 114317W CHARTERED ACCOUNTANTS

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

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 November 13, 2026 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, 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 main business is Housing Finance activity in India. As such there are no separate reportable segments as per Ind AS 108 - 'Operating Segments'.

4 Previous year / period figures have been restated / regrouped / re-classified wherever necessary in line with the financial results for the quarter and half year ended September 30, 2026.

Place : Kolkata
Date : November 13, 2026

Sadhan Sarkar
Chairman
DIN-10519231

B. M. CHATURVEDI & CO. MUMBAI ICAI FRN 114317W CHARTERED ACCOUNTANTS

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

Sahara Housingfina Corporation Limited

CIN:L18100WB1991PLC099782

Balance Sheet as at September 30, 2026

(₹ in lakhs)

	As at September 30, 2026 Un-Audited	As at March 31, 2026 Audited
ASSETS		
Financial Assets		
Cash and Cash Equivalents	272.33	319.30
Other Bank Balances	1,196.36	344.24
Housing and other Loans	4,963.41	5,693.27
Investments	2.74	2.74
Other Financial Assets	14.80	14.43
	6,449.64	**6,373.98**
Non-Financial Assets		
Current Tax Assets (Net)	69.81	71.35
Deferred Tax Assets (Net)	128.69	122.94
Property, Plant and Equipment	45.20	48.22
Right of Use Assets	199.36	216.73
Other Intangible Assets	0.37	0.51
Other Non-Financial Assets	62.95	56.11
	506.38	**515.86**
TOTAL ASSETS	**6,956.02**	**6,889.84**
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
Trade Payables	8.81	10.20
Debt Securities	1,237.90	1,200.00
Borrowing (other than Debt Securities)	140.91	136.31
Other Financial Liablities	214.35	226.90
	1,601.97	**1,573.41**
Non-Financial Liabilities		
Provisions	16.40	13.48
Other Non-Financial Liabilities	19.32	21.90
	35.72	**35.38**
Equity		
Equity Share Capital	700.00	700.00
Other Equity	4,618.33	4,581.05
	5,318.33	**5,281.05**
TOTAL LIABILITIES AND EQUITY	**6,956.02**	**6,889.84**

Sahara Housingfina Corporation Limited

CIN:L18100WB1991PLC099782

Statement of Profit and Loss for the period ended September 30, 2026

(₹ in lakhs)

	Half Year Ended September 30, 2026	Year Ended March 31, 2026
	Un-Audited	Audited
INCOME		
Revenue From Operations		
Interest Income	340.15	712.14
Other Operating revenue	1.59	3.65
Total Revenue from Operations	**341.74**	**715.79**
Other Income	0.37	1.04
Total Income	**342.11**	**716.83**
EXPENSES		
Finance costs	55.19	162.10
Impairment on financial instruments	11.85	0.67
Employee benefit expenses	133.77	301.58
Depreciation and amortization	20.53	33.91
Other expenses	83.70	178.85
Total Expenses	**305.04**	**677.11**
Profit before tax	**37.07**	**39.72**
Tax Expenses		
- Current Tax	10.87	8.18
- Earliar year Tax	-	(0.94)
- Deferred Tax	(7.09)	(1.91)
	3.78	**5.33**
Profit for the year	**33.29**	**34.39**
Other Comprehensive Income for the year		
Items that will not be reclassified to profit or loss	5.32	10.65
Income tax relating to items that will not be reclassified to profit or loss	(1.34)	(2.68)
Total other comprehensive income	**3.98**	**7.97**
Total Comprehensive Income	**37.27**	**42.36**
Earnings Per Equity Share (Face value Rs. 10/- per share)		
Basic (Rs.)	0.48	0.49
Diluted (Rs.)	0.48	0.49

B M CHATURVEDI & CO. CHARTERED ACCOUNTANTS MUMBAI ICAI FRN.114317W

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

Sahara Housingfina Corporation Limited

CIN :L18100WB1991PLC099782

Statement of Cash Flow for the half year ended September 30, 2026

(₹ in lakhs)

	Half Year Ended September 30, 2026 Un-Audited	Half Year Ended September 30, 2025 Un-Audited
A. Cash flows from operating activities		
Profit before tax	**37.07**	**19.54**
Adjustment for :		
Interest On lease Liabilities	7.83	1.93
Net loss/(gain) on Fair valuation of Financial Instruments	(0.37)	(0.50)
Depreciation and amortization	20.53	17.60
Impairment on Financial Instruments	11.85	9.66
Operating profit before working capital changes	**76.91**	**48.23**
Movement in Trade Payable and Other Financial Liabilities	(1.65)	0.39
Movement in other Liabilities & Provisions	5.66	4.32
Movement in non -current Bank Deposits	(852.12)	(493.41)
Movement in Other Non-Financial Assets	(16.17)	(25.73)
Movement in Other Financial Assets	(0.00)	0.73
Cash generated from operations during the year	**(787.37)**	**(465.47)**
Direct Taxes paid (Net)	-	-
Net cash generated from operating activities before movement in housing and other loans	**(787.37)**	**(465.47)**
Housing & Other Property Loan Disbursement	(199.77)	(397.27)
Repayment of Housing & Property Loan	917.79	770.03
Net cash (used in) Operating activities (A)	**(69.35)**	**(92.71)**
Cash flows from investing activities		
Movement in property, plant and equipment and Intangible assets & Assets under lease	-	(7.59)
Net cash (used in) Investing activities (B)	**-**	**(7.59)**
Cash flows from financing activities		
Change of Debt Securities	37.90	66.33
Change of Borrowings (other than Debt Securities)	4.60	4.60
Lease liability Payments	(20.12)	(19.55)
Net cash (used in) financing activities (C)	**22.38**	**51.38**
Net increase/(decrease) in cash and cash equivalents (A+B+C)	**(46.97)**	**(48.92)**
Cash and cash equivalents at the beginning of the year	319.30	308.91
Cash and cash equivalents at the end of the year	**272.33**	**259.99**
Components of cash and cash equivalents:		
Balances with banks		
- on current accounts	143.15	83.94
- on Other Bank Balances	129.18	176.05
Total cash and cash equivalents	**272.33**	**259.99**

B M CHATURVEDI & CO. MUMBAI ICAI FRN 114317W CHARTERED ACCOUNTANTS

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA