SAHARA HOSFINAS

SHCL/VK/CO/F.1104(20)/26-27/874 Date: 13-11-2026

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 November 13, 2026 with respect to its Unaudited Standalone Financial Results for the quarter ended September 30, 2026 and the outcome of Board Meeting.

The Integrated Filing (Financial) for the quarter ended September 30, 2026 is enclosed herewith in terms of the SEBI Circular SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024.

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

Thanking you.

Yours faithfully,

for Sahara Housingfina Corporation Limited

Vivek Kapoor
CFO & Interim Compliance Officer

Encl: as above

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. CHARTERED ACCOUNTANTS MUMBAI ICAI FRN 114317W

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 Liabilities	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**

B M CHATURVEDI & CO. MUMBAI (CAI FRN 114317W) CHARTERED ACCOUNTANTS

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

SAHARA HOUSINGFINA CORPORATION LTD.

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

SAHARA HOSFINAS

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

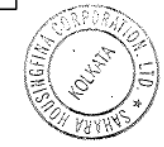
FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS - (Applicable only for half-yearly filings i.e., 2nd and 4th quarter) - **Enclosed**



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	01-04-2026
Date of end of financial year	31-03-2027
Date of board meeting when results were approved	13-11-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	06-11-2026
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second 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	Unaudited
Segment Reporting	Single segment
Description of single segment	Housing Finance
Start date and time of board meeting	13-11-2026 11:30
End date and time of board meeting	13-11-2026 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	
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

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA

(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		13-08-2025
Indicate Company website link for updated RPT policy of the Company		http://www.saharahousingfina.com/misc/SHCL_RPT_Policy_Reviewed_13-Aug-2025.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	01-07-2026	01-04-2026
	Date of end of reporting period	30-09-2026	30-09-2026
	Whether results are audited or unaudited	Unaudited	Unaudited
	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	175.4	340.15
(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	1.59
	Total other revenue from operations	**0.86**	**1.59**
	Total Revenue From Operations	**176.26**	**341.74**
	Other income	0.19	0.37
	Total income	**176.45**	**342.11**
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	63.98	133.77
	Finance costs	27.66	55.19
	Depreciation, depletion and amortisation expense	10.27	20.53
	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	16.96	11.85
(f)	**Other expenses**		
1	Other expenses	37.68	83.7
	Total other expenses	**37.68**	**83.7**
	Total expenses	**156.55**	**305.04**
3	**Total profit before exceptional items and tax**	19.9	37.07
4	Exceptional items	0	0
5	**Total profit before tax**	19.9	37.07
6	**Tax expense**		
7	Current tax	7.63	10.87
8	Deferred tax	-4.42	-7.09
9	**Total tax expenses**	3.21	3.78
10	**Net Profit Loss for the period from continuing operations**	16.69	33.29
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**	16.69	33.29
16	Other comprehensive income net of taxes	1.99	3.98
17	**Total Comprehensive Income for the period**	18.68	37.27
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		
22	**Earnings per share**		
i	**Earnings per equity share for continuing operations**		
	Basic earnings per share from continuing operations	0.24	0.48
	Diluted earnings per share from continuing operations	0.24	0.48
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	0.24	0.48	
	Diluted earnings per share	0.24	0.48	
23	Debt equity ratio	0.26	0.26	Textual Information(1) &
24	Debt service coverage ratio	1.72	1.67	Textual Information(2) &
25	Interest service coverage ratio	1.72	1.67	Textual Information(3) &
26	**Disclosure of notes on financial results**			



Statement of Asset and Liabilities		
Particulars		Half Year ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2026
	Date of end of reporting period	30-09-2026
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone
	Assets	
1	**Financial Asset**	
	Cash and cash equivalents	272.33
	Bank Balance other than (a) above	1196.36
	Derivative financial instruments	
	Receivables	
	(I) Trade Receivables	
	(II) Other Receivables	
	Loans	4963.41
	Investments	2.74
	Other Financial assets	
1	Other Financial assets	14.8
2		
3		
4		
5		
	Details of other Financial assets	
	Total other Financial assets	**14.8**
	Total Financial Asset	**6449.64**
2	**Non Financial Asset**	
	Inventories	0
	Current tax assets (Net)	69.81
	Deferred tax Assets (Net)	128.69
	Investment Property	
	Biological assets other than bearer plants	
	Property, Plant and Equipment	45.2
	Capital work-in-progress	
	Intangible assets under development	
	Goodwill	0
	Other Intangible assets	199.73
	Other non-financial assets	



1	Other non-financial assets	62.95
2		
3		
4		
5		
	Details of other non-financial assets	
	Total other non-financial assets	**62.95**
	Total Non-Financial Asset	**506.38**
	Total assets	**6956.02**
	Equity and liabilities	
1	**Equity**	
	Equity attributable to owners of parent	
	Equity share capital	700
	Other equity	4618.33
	Total equity attributable to owners of parent	**5318.33**
	Non controlling interest	
	Total equity	**5318.33**
2	**Liabilities**	
2.1	**Financial Liabilities**	
(a)	Derivative financial instruments	
(b)	Payables	
	(I)Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	8.81
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	
(C)	Debt Securities	1237.9
(d)	Borrowings (Other than Debt Securities)	140.91
(e)	Deposits	
(f)	Subordinated Liabilities	
(g)	**Other financial liabilities**	
1	Other financial liabilities	214.35
2		
3		
4		
5		
	Details of other financial liabilities	



	Total of other financial liabilities	**214.35**
	Total Financial Liabilities	**1601.97**
2.2	**Non-Financial Liabilities**	
(a)	Current tax liabilities (Net)	
(b)	Provisions	16.4
(C)	Deferred tax liabilities (Net)	
(d)	**Other non-financial liabilities**	
1	Other non-financial liabilities	19.32
2		
3		
4		
5		
	Details of other non-financial liabilities	
	Total of other non-financial liabilities	**19.32**
	Total Non-Financial Liabilities	**35.72**
	Total liabilities	**1637.69**
	Total equity and liabilities	**6956.02**
	Disclosure of notes on assets and liabilities	



Other Comprehensive Income			
	Date of start of reporting period	01-07-2026	01-04-2026
	Date of end of reporting period	30-09-2026	30-09-2026
	Whether results are audited or unaudited	Unaudited	Unaudited
	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	2.66	5.32
	Total Amount of items that will not be reclassified to profit and loss	2.66	5.32
2	Income tax relating to items that will not be reclassified to profit or loss	0.67	1.34
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	1.99	3.98



Cash flow statement, indirect		
Particulars		Half Year ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2026
	Date of end of reporting period	30-09-2026
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	37.07
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	7.83
	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	-852.12
	Adjustments for increase (decrease) in trade payables, current	-1.65
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	5.66
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	20.53
	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	-4.69
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	**-824.44**
	Net cash flows from (used in) operations	**-787.37**
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	718.02
	Net cash flows from (used in) operating activities	**-69.35**
	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	0
	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	0
	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

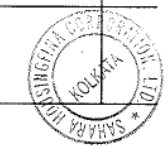


	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) investing activities	**0**
	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	-42.5
	Payments of lease liabilities	20.12
	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	**22.38**
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	**-46.97**
	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	**-46.97**
	Cash and cash equivalents cash flow statement at beginning of period	319.3
	Cash and cash equivalents cash flow statement at end of period	**272.33**



Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th q

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 financi incurred to make o corporate depos invest		Additional disclosur relates to loans, entity/subsidiary. Tl
	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 other indebt	
1	Sahara Housingfina Corporation Limited	AAACL4104H	Madhukar	AARPM1018K	Non Executive / Independent Director	Any other transaction	Sitting Fees	20	Approved	20	13-11-2026	20	0	0			
2	Sahara Housingfina Corporation Limited	AAACL4104H	Sadhan Sarkar	ASJPS8232K	Non Executive / Independent Director	Any other transaction	Sitting Fees	40	Approved	40	13-11-2026	40	0	0			
3	Sahara Housingfina Corporation Limited	AAACL4104H	Sudha Sarowgi	AKVPS6854P	Non Executive / Independent Director	Any other transaction	Sitting Fees	40	Approved	40	13-11-2026	40	0	0			
4	Sahara Housingfina Corporation Limited	AAACL4104H	Awdhesh Kumar Srivastava	AHFPS4661K	Non Executive / Non-Independent Director	Any other transaction	Sitting Fees	40	Approved	40	13-11-2026	40	0	0			
5	Sahara Housingfina Corporation Limited	AAACL4104H	D J Bagchi	AAFPB2022A	Key Managerial Personnel	Remuneration		24.06	Approved	24.06	13-11-2026	24.06	0	0			
6	Sahara Housingfina Corporation Limited	AAACL4104H	Vivek Kapoor	AJTPK1894N	Key Managerial Personnel	Remuneration		10.1	Approved	10.1	13-11-2026	10.1	0	0			
7	Sahara Housingfina Corporation Limited	AAACL4104H	Sahara India Commercial Corporation Limited	AADCS6118F	Other related party	Interest paid		5.11	Approved	5.11	13-11-2026	5.11	0	0			
8	Sahara Housingfina Corporation Limited	AAACL4104H	Sumana Bagchi	AMZPB3638C	SPOUSE OF KMP	Any other transaction	Rent Paid	3	Approved	3	13-11-2026	3	0	0			



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	13-11-2026	1.08	0	0		
Total value of transaction during the reporting period												183.35				

