



M B A H & CO. CHARTERED ACCOUNTANTS

VIRDI NIWAS, M-ROAD, BISTUPUR, JAMSHEDPUR-831 001 (JHARKHAND)

GSTIN :- 20AAEFB3648M1ZK

☎ : 0657 - 2321049, E-MAIL : mbah.jsr2512@gmail.com

Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to

The Board of Directors

Brahmanand Himghar Limited

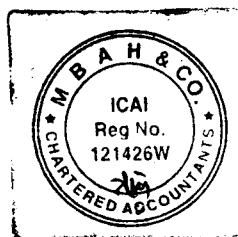
INTRODUCTION

1. We have reviewed the accompanying statement of unaudited financial results of **Brahmanand Himghar Limited** ("the Company") CIN: L29248WB1990PLC049290 for the quarter and nine ended December 31, 2021 ("the Statement") attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

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 the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI LODR. Our responsibility is to issue a report on the Statement based on our review.

SCOPE OF 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 is limited primarily to inquiries of company personnel and analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.



CONCLUSION

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 of Unaudited Financial Results prepared in accordance with applicable Indian Accounting Standard specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norm as issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For M B A H & CO

Chartered Accountants

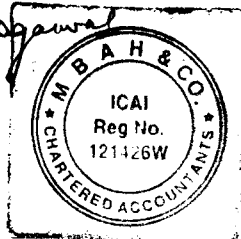
ICAI Firm Regn. No – 121426W

Abhishek Agarwal

(Abhishek Agarwal)

Partner

M.No – 414050



UDIN – 22414050 ABPU137750

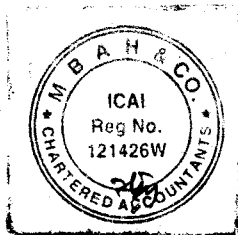
Place:-Jamshedpur

Date :- 12-02-2022

Brahmanand Himghar Limited
Balance Sheet as at December 31, 2021

(Rs in Lakhs)

Particulars	Note	As at December 31,2021	As at September 30, 2021	As at March 31, 2021
I. ASSETS				
1 FINANCIAL ASSETS				
(a) Cash and Cash Equivalents	3	67.52	55.31	134.72
(b) Bank Balances other than cash and cash equivalents	4	0.70	0.70	4.15
(c) Receivables	5	-	-	-
i) Trade Receivables		-	-	-
(d) Loans	6	1,426.43	1,426.43	1,325.93
(e) Investments	7	1,370.28	1,304.41	1,323.28
		2,864.93	2,786.85	2,788.08
2 NON-FINANCIAL ASSETS				
(a) Current Tax Assets (Net)	8	-	-	-
(b) Property, Plant and Equipments	9	-	-	-
(c) Other Non - Financial Assets	10	207.79	205.40	201.41
		207.79	205.40	201.41
3 ASSETS CLASSIFIED AS HELD FOR SALE				
	11	118.74	118.74	118.74
TOTAL ASSETS		3,191.46	3,110.99	3,108.23
II. LIABILITIES AND EQUITY				
LIABILITIES				
1 FINANCIAL LIABILITIES				
(a) Payable		-	-	-
(I) Trade Payable	12	-	-	-
(i) Total outstanding dues of micro enterprises and small enterprises		-	-	-
(ii) Total outstanding dues of Creditors other than micro enterprises and small enterprises		-	-	-
(II) Other Payables		-	-	-
(i) Total outstanding dues of micro enterprises and small enterprises		0.25	0.30	0.47
(ii) Total outstanding dues of Creditors other than micro enterprises and small enterprises		-	0.14	0.15
(b) Borrowings (Other than Debt Securities)	13	149.12	167.60	202.98
(c) Other Financial Liabilities	14	9.97	7.61	3.67
		159.34	175.64	207.27
2 NON - FINANCIAL LIABILITIES				
(a) Current Tax Liabilities (Net)		3.13	1.89	2.64
(b) Deferred Tax Liabilities (Net)		156.47	156.47	156.47
(c) Other Non- Financial Liabilities	15	90.23	64.26	63.64
		249.83	222.62	222.75
EQUITY				
(a) Equity Share Capital		7,93,159.18	700.09	700.09
(b) Other Equity		8,850.18	2,082.20	2,012.64
		1,299.82	2,782.29	2,712.73
TOTAL LIABILITIES AND EQUITY		3,191.46	3,110.99	3,108.23



Jamshedpur, India

For and on behalf of the Board of Directors
For Brahmanand Himghar Limited
(CIN: L29248WB1990PLC049290)

Parin Mittal

(Parin Mittal)
Managing Director & Chief Financial Officer
DIN -07052211
PAN: AUNPM1317K

Brahmanand Himghar Limited

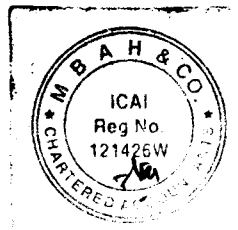
CIN : L29248WB1990PLC049290

Regd Office :- Village - Chekuasole, P.O.Jogerdanga, P.S.Goaltore, Paschim Medinipur Midnapore WB 721121 IN

Statement of Unaudited Financial Results for the quarter ended 31st December' 2021

(Rs. in Lakhs)

Particulars	Quarter Ended			9 Months Ended		Year Ended
	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(unaudited)	(audited)
I. Revenue from operations						
(a) Interest Income	19.78	20.25	20.56	59.47	60.96	80.85
(b) Dividend Income	-	-	-	-	-	0.00
(c) Fees and Commission Income	0.25	0.25	0.50	0.74	1.50	2.00
(d) Net Gain on Fair Value Changes	-	-	-	(9.23)	1.47	(1.36)
Total Revenue From Operations	20.02	20.50	21.06	50.98	63.93	81.50
II. Other Income	-	-	-	-	-	-
III. Total Income (I + II)	20.02	20.50	21.06	50.98	63.93	81.50
IV. Expenses:						
(a) Finance Costs	1.70	1.85	2.20	5.43	6.74	8.74
(b) Impairment on Financial Instruments	-	(0.08)	-	0.10	0.06	1.71
(c) Employee benefits expenses	12.80	6.56	6.80	26.49	10.64	17.43
(d) Depreciation, amortisation and impairment	-	-	-	-	-	-
(e) Other Expenses	0.61	4.67	2.41	7.24	4.15	5.04
Total expenses (IV)	15.10	12.99	11.40	39.26	21.59	32.92
V. Profit/(loss) before exceptional items and tax (III-IV)	4.92	7.51	9.66	11.72	42.34	48.58
VI. Exceptional items	-	-	-	-	-	(13.24)
VII. Profit/(loss) before tax (V + VI)	4.92	7.51	9.66	11.72	42.34	35.33
VIII. Tax expense:						
(a) Current tax	1.24	1.89	-	3.13	8.23	13.00
(b) Deferred tax	-	-	-	-	-	-
(c) Adjustment of taxes of earlier year	-	0.74	-	0.74	-	7.46
Total tax expense (VIII)	1.24	2.63	-	3.87	8.23	20.46
IX. Profit/(loss) for the year (VII - VIII)	3.68	4.87	9.66	7.84	34.12	14.88
X. Other comprehensive income/(loss)						
A. Items that will not be reclassified to profit or loss:						
(a) Net gain / (loss) on Equity instruments through OCI	65.88	-	-	65.88	-	112.73
(b) Income tax relating to items that will not be reclassified to profit or loss	(14.49)	-	-	(14.49)	-	(27.52)
Subtotal (A)	51.39	-	-	51.39	-	85.21
B. Items that will be reclassified to profit or loss						
(a) Net gain / (loss) on debt instruments through OCI	-	-	-	-	-	-
(b) Income tax relating to items that will be reclassified to profit	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
Other comprehensive income/(loss) for the year (A+B)	51.39	-	-	51.39	-	85.21
XI. Total Comprehensive Income/(Loss) for the year (IX+X)	55.07	4.87	9.66	59.23	34.12	100.09
XII. Earnings per share:						
Face Value Rs. 5 each:						
Basic	0.39	0.03	0.07	0.42	0.24	0.11
Diluted	0.39	0.03	0.07	0.42	0.24	0.11

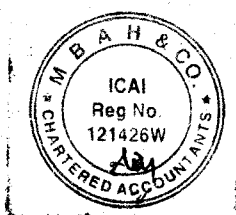


Brahmanand Himghar Limited
Cash Flow Statement for the 9 months ended on December 31, 2021

(Rs. In Lakhs)

Particulars	9 months ended December 31, 2021	9 months ended December 31, 2020
Cash flows from Operating activities		
Profit before exceptional items and tax	11.72	42.11
Adjustments for:		
Depreciation and amortisation expense	-	-
Impairment on financial instruments	0.10	0.15
Net gain on fair value changes	9.23	(1.02)
	8.59	(0.88)
Cash flows from operating activities before working capital changes	20.30	41.23
Adjustment for working capital changes :		
(Increase)/decrease in trade receivable	-	0.47
(Increase)/decrease in loans	(100.60)	(59.30)
(Increase)/decrease in other financial assets	-	-
(Increase)/decrease in other non-financial assets	(6.38)	41.45
Increase /(decrease) in other financial liabilities	6.29	0.33
Increase/(decrease) in other Payables	(0.37)	1.86
Increase/(decrease) in other non-financial liabilities	26.59	77.00
Increase/(decrease) in current tax liabilities	-	(26.33)
Cash generated from operations	(53.79)	76.71
Income tax paid (net of refund)	(3.00)	-
Net cash flows from operating activities (A)	(56.79)	76.71
Cash flows from Investing activities		
Purchase of property, plant and equipments	-	-
Proceeds from sale of investments at FVTOCI	-	4.00
Proceeds from sale of investments at FVTPL	40.00	-
Dividend income received	-	-
Net cash used in investing activities (B)	40.00	(49.80)
Cash flows from Financing activities		
Increase/Decrease on Cash & Cash Equivalents other than bank balance	3.45	-
Proceeds from Borrowings (Other than Debt Securities)	(53.86)	-
Repayment of Borrowings (Other than Debt Securities)	-	(17.76)
Net cash from/(used in) financing activities (C)	(50.41)	(17.76)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(67.20)	9.15
Cash and cash equivalents as at April 1 (opening balance)	134.72	7.26
Cash and cash equivalents as at December 31 (closing balance)	67.52	16.41
	(0.00)	
Cash and cash equivalents as at :		
Balances with banks in current accounts	52.80	15.14
Term deposits with maturity of less than three months	-	-
Cash on hand	14.72	1.27
Total	67.52	16.41

Jamshedpur, India



For and on behalf of the Board
For Brahmanand Himghar Limited
(CIN: L29248WB1990PLC049290)

Parin Mittal

(Parin Mittal)
Managing Director & Chief Financial Officer
DIN -07052211
PAN: AUNPM1317K

Brahmanand Himghar Limited

CIN: L29248WB1990PLC049290

Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sr No	Particulars	Quarter ended			Nine months ended		Year Ended
		31.12.2021 (Unaudited)	30.09.2021 (Unaudited)	31.12.2020 (Unaudited)	31.12.2021 (Unaudited)	31.12.2020 (Unaudited)	31.03.2021 (Audited)
1	Debt-Equity Ratio	0.05	0.06	0.09	0.05	0.09	0.08
2	Debt Service Coverage Ratio	3.17	2.44	5.39	3.17	5.39	3.34
3	Interest Service Coverage Ratio	3.90	3.16	5.39	3.90	5.39	5.04
4	Outstanding Redeemable Preference Share (Qty)	Nil	Nil	Nil	Nil	Nil	Nil
5	Outstanding Redeemable Preference Share (Value)	Nil	Nil	Nil	Nil	Nil	Nil
6	Capital Redemption Reserve (Rs in Lakhs)	43.85	43.85	43.85	43.85	43.85	43.85
7	Debt Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
8	Networth (Rs in lakhs)	2,782.29	2,712.73	2,497.21	2,782.29	2,497.21	2,678.21
9	Net Profit after Tax (Rs in lakhs)	3.68	7.84	9.66	7.84	34.12	14.88
10	Earnings per Equity Share						
	Basic (Rs)	0.39	0.42	0.07	0.42	0.24	0.11
	Diluted (Rs)	0.39	0.42	0.07	0.42	0.24	0.11
11	Current Ratio	NA	NA	NA	NA	NA	NA
12	Long Term Debt to Working Capital	NA	NA	NA	NA	NA	NA
13	Bad debts to Accounts Receivable Ratio	NA	NA	NA	NA	NA	NA
14	Current Liability Ratio	NA	NA	NA	NA	NA	NA
15	Total Debts to Total Assets	0.05	0.05	0.07	0.05	0.07	0.07
16	Debtors Turnover	NA	NA	NA	NA	NA	NA
17	Inventory Turnover	NA	NA	NA	NA	NA	NA
18	Operating Margin (%)	NA	NA	NA	NA	NA	NA
19	Net Profit Margin (%)	18.40	23.77	45.87	15.39	53.36	18.25
20	Sector Specific equivalent ratios						
	Capital Adequacy Ratio (%)	451.57	442.05	489.36	451.57	489.36	422.47
	Gross NPA ratio (%)	0.15	0.15	0.14	0.15	0.14	0.16
	Net NPA ratio (%)	-	-	0.12	-	0.12	-
	NPA Provision Coverage Ratio (%)	100.00	100.00	1,000.00	100.00	1,000.00	100.00
	Liquidity coverage ratio (%)*	6,381.75	6,407.82	(44,385.86)	6,381.75	(44,385.86)	1,485.60

i) Certain ratios/ line items marked with remark "N/A" are not applicable since the Company is a NBFC registered with RBI

ii) Debt Equity Ratio = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/[Equity Share Capital+Other Equity

iii) Net Worth = [Equity Share Capital + Other Equity]

iv) Total debts to total Assets = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/ Total Assets

v) Net Profit Margin (%) = Profit After Tax / Total Income

vi) Capital Adequacy Ratio has been computed as per RBI guidelines

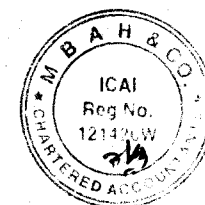
vii) Gross NPA Ratio = Gross Stage 3 loans / Gross Loans

viii) Net NPA Ratio = Net Stage 3 Loans / (Gross loans - ECL on stage 3 loans) where Net stage 3 loan = Gross Stage 3 loans - ECL on stage 3 loans

ix) NPA Provision Coverage Ratio = ECL on Stage 3 loans / Gross stage 3 loans

x) Liquidity Coverage Ratio has been computed as per RBI guidelines

xi) NPA = Non Performing Assets



Brahmanand Himghar Limited

CIN : L29248WB1990PLC049290

Village - Chekuasole, P.O.Jogerdanga, P.S.Goaltore, Paschim Medinipur Midnapore WB 721121 IN

Extract of Unaudited Financial Results for the Quarter and Half Year Ended 31st December, 2021

(Rs In Lakhs)

Particulars	Quarter Ended			Nine month Ended		Year Ended
	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
	(unaudited)	Unaudited	(unaudited)	(unaudited)	(unaudited)	Audited
Total Income from Operations (Net)	20.02	10.46	21.06	50.98	63.93	81.50
Net Profit / (Loss) from ordinary activities after tax	4.87	(0.71)	9.66	7.84	42.34	14.88
Net Profit / (Loss) for the period after tax (after extraordinary items)	4.87	(0.71)	9.66	7.84	42.34	14.88
Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and other comprehensive income (after tax))	55.07	(0.71)	9.66	59.23	34.12	100.09
Equity Share Capital (Face value of Rs 5/- each)	700.09	700.09	700.09	700.09	700.09	700.09
Other Equity as shown in Audited Balance Sheet of the previous year	1,863.09	1,863.09	1,763.00	1,863.09	1,763.00	1,863.09
Earnings Per Share (before extraordinary items) (of ₹.10/- each)						
Basic:	0.03	(0.01)	0.07	0.42	0.24	0.11
Diluted:	0.03	(0.01)	0.07	0.42	0.24	0.11
Earnings Per Share (for continuing & discontinued operations) (of ₹. 5/- each)#						
Basic:	0.03	(0.01)	0.07	0.42	0.24	0.11
Diluted:	0.03	(0.01)	0.07	0.42	0.24	0.11

Earning per share for the interim period is not annualized

Note:

The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

The unaudited results for the nine months ended 31st December,2021 have been subject to limited review by Statutory Auditor.

The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings held on 12/02/2022

The Company is Primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.

The figure for the previous quarter/period have been regrouped/rearranged wherever necessary to conform to the current period presentation.

For or behalf of Board of Directors of
Brahmanand Himghar Limited

Parin Mittal

(Parin Mittal)

Managing Director

DIN - 07052211

Place: Jamshedpur

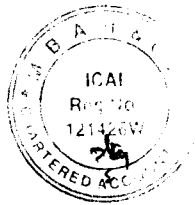
Dated : 12/02/2022

Brahmanand Himghar Limited

Quarter and Nine Month ended 31.12.2021

NOTES:

1. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 and accordingly, these financial results together with the results for the comparative reporting period have 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 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
2. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meetings and subjected to limited review by statutory auditors, pursuant to regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
3. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
4. The unaudited results for the quarter ended December, 2021 have been subject to limited review by Statutory Auditor.
5. The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings.
6. The Company is primarily engaged in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment. The company operates in a single geographical segment i.e; Domestic.
7. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached to Annexure 1.



8. The figures for the previous quarter/period have been regrouped / rearranged wherever necessary to conform to the current period presentation.

For or behalf of Board of Directors of
Brahmanand Himghar Limited

Parin Mittal

(Parin Mittal)
Managing Director
DIN – 07052211



Place :- Jamshedpur
Date :- 12/02/2022