



S. K. Naredi & Co. CHARTERED ACCOUNTANTS

VIRDI NIWAS, M-ROAD, BISTUPUR, JAMSHEDPUR-831 001, JHARKHAND
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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 of Brahmanand Himghar Limited

1. We have reviewed the accompanying statement of unaudited financial results of M/s Brahmanand Himghar Limited ("the Company") CIN: L29248WB1990PLC049290 for the quarter ended December 31, 2022, and the nine months ended December 31, 2022 ("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. Our responsibility is to issue a report 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 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.
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.
5. The review of unaudited quarterly financial results and nine months ended December 31, 2021 included in the Statement was carried out and reported by previous auditor M/s. M B A H & CO. who has expressed unmodified conclusion vide their review report dated February 12, 2022, whose review report has been furnished to us and which has

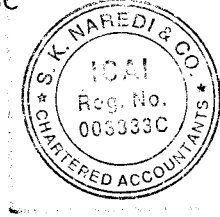


been relied upon by us for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.

For S K Naredi & Co
Chartered Accountants
ICAI Firm Regn. No – 003333C

Manish K Agarwal

(Manish K Agarwal)
Partner
M.No – 523248



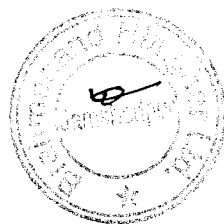
UDIN – 23523248BGQKMD7995

Place: -Jamshedpur
Date: -February 14, 2023.

Brahmanand Himghar Limited
Unaudited Balance Sheet as at December 31, 2022

(Rs in Lakhs)

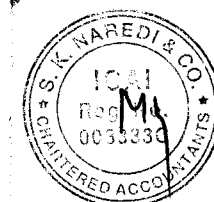
Particulars	As at	As at
	Dec 31, 2022	March 31, 2022
I. ASSETS		
1 FINANCIAL ASSETS		
(a) Cash and Cash Equivalents	27.89	80.86
(b) Bank Balances other than cash and cash equivalents	0.70	0.70
(c) Receivables		
i) Trade Receivables	-	-
ii) Other Receivables	-	-
(d) Loans	1,576.05	1,411.46
(e) Investments	1,570.43	1,345.99
	3,175.07	2,839.01
2 NON-FINANCIAL ASSETS		
(a) Current Tax Assets (Net)	6.88	1.18
(b) Other Non - Financial Assets	190.86	186.52
	197.73	187.70
3 ASSETS CLASSIFIED AS HELD FOR SALE	76.63	93.76
TOTAL ASSETS	3,449.43	3,120.47
II. LIABILITIES AND EQUITY		
LIABILITIES		
1 FINANCIAL LIABILITIES		
(a) Payable		
(I) Trade Payable		
(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	0.36	-
(ii) Total outstanding dues of Creditors other than micro enterprises and small enterprises	-	0.46
(b) Borrowings (Other than Debt Securities)	68.02	119.79
(c) Other Financial Liabilities	13.60	1.15
	81.98	121.40
2 NON - FINANCIAL LIABILITIES		
(a) Current Tax Liabilities (Net)	8.10	-
(b) Deferred Tax Liabilities (Net)	171.48	171.49
(c) Other Non- Financial Liabilities	1.08	0.27
	180.67	171.75
EQUITY		
(a) Equity Share Capital	700.09	700.09
(b) Other Equity	2,486.70	2,127.23
	3,186.79	2,827.31
TOTAL LIABILITIES AND EQUITY	3,449.43	3,120.47



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

Parin Mittal

(Parin Mittal)
Managing Director & CFO
DIN - 07052211



Place: Jamshedpur, India
Date: 14.02.2023

Statement of Unaudited Financial Results for the quarter and Nine months ended December' 2022

(Rs. in Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2021 (Reviewed)	31.12.2022 (Reviewed)	31.12.2021 (Reviewed)	31.03.2022 (Reviewed)
I. Revenue from operations						
(a) Interest Income	21.92	21.24	19.78	62.93	59.47	79.10
(b) Dividend Income	-	-	-	-	-	-
(c) Fees and Commission Income	0.61	0.90	0.25	2.34	0.74	2.51
(d) Net Gain on Fair Value Changes	-	-	-	-	(9.23)	21.12
Total Revenue From Operations	22.53	22.14	20.02	65.27	50.98	102.73
II. Other Income	-	-	-	-	-	-
III. Total Income (I + II)	22.53	22.14	20.02	65.27	50.98	102.73
IV. Expenses:						
(a) Finance Costs	0.85	1.20	1.70	3.50	5.43	6.82
(b) Impairment on Financial Instruments	0.01	0.40	-	0.41	0.10	(2.04)
(c) Employee benefits expenses	12.80	12.80	12.80	38.39	26.49	39.18
(d) Depreciation, amortisation and impairment	-	-	-	-	-	-
(e) Other Expenses	1.24	1.66	0.61	5.18	7.74	9.34
Total expenses (IV)	14.90	16.06	15.10	47.48	39.26	53.30
V. Profit/(loss) before exceptional items and tax (III-IV)	7.64	6.08	4.92	17.80	11.72	49.44
VI. Exceptional items	-	141.16	-	141.16	-	65.13
VII. Profit/(loss) before tax (V + VI)	7.64	147.24	4.92	158.96	11.72	114.56
VIII. Tax expense:						
(a) Current tax	1.92	26.69	1.24	29.63	3.13	9.36
(b) Deferred tax	-	-	-	-	-	-
(c) Adjustment of taxes of earlier year	0.00	(5.70)	-	(5.70)	0.75	0.75
Total tax expense (VIII)	1.92	20.99	1.24	23.93	3.88	10.11
IX. Profit/(loss) for the year (VII - VIII)	5.71	126.25	3.68	135.02	7.84	104.45
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	-	224.45	65.88	224.45	65.88	59.65
(b) Income tax relating to items that will not be reclassified to profit or loss	-	-	(14.49)	-	(14.49)	(15.01)
Subtotal (A)	-	224.45	51.39	224.45	51.39	44.64
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 or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
Other comprehensive income/(loss) for the year (A+B)	-	224.45	51.39	224.45	51.39	44.64
(I). Total Comprehensive Income/(Loss) for the year (IX+X)	5.71	350.70	55.07	359.47	59.23	149.09
(II). Earnings per share:						
Face Value Rs. 5 each:						
Basic	0.04	0.90	0.03	0.96	0.03	0.75
Diluted	0.04	0.90	0.03	0.96	0.03	0.75

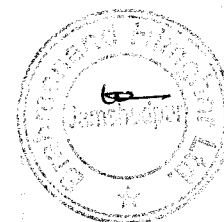
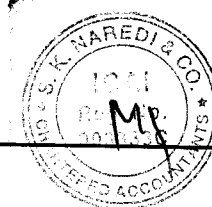
For and on behalf of Board of Directors

For Brahmanand Himghar Limited
CIN - L29248WB1990PLC049290

Parin Mittal

(Parin Mittal)
Managing Director & CFO
DIN - 07052211

Place:- Jamshedpur
Date :- 14.02.2023



BRAHMANAND HIMGHAR LIMITED

CIN : L29248WB1990PLC049290

REGD OFF: VILL-CHEKUASOLE, P.O JOGERDANGA, PS - GOALTORE, DIST - PASCHIM MEDINIPURE, WEST BENGAL - 721121

Extract of Unaudited Financial Results for the Quarter and Nine Months Ended 31 December' 2022

(Rs In Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	Audited
Total Income from Operations (Net)	22.53	22.14	20.02	65.27	50.98	102.73
Net Profit/(Loss) from ordinary activities after tax	5.71	126.25	3.68	135.02	7.84	104.45
Net Profit/(Loss) for the period after tax (after extraordinary items)	5.71	126.25	3.68	135.02	7.84	104.45
Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax))	5.71	350.70	55.07	359.47	59.23	149.09
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	2,127.23	2,127.23	1,978.13	2,127.23	1,978.13	2,127.23
Earnings Per Share (before extraordinary items) (of Rs 5/- each)						
Basic:	0.04	0.90	0.03	0.96	0.06	0.75
Diluted:	0.04	0.90	0.03	0.96	0.06	0.75
Earnings Per Share (for continuing & discontinued operations) (of Rs 5/- each)						
Basic:	0.04	0.90	0.03	0.96	0.06	0.75
Diluted:	0.04	0.90	0.03	0.96	0.06	0.75

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 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 14.02.2023

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

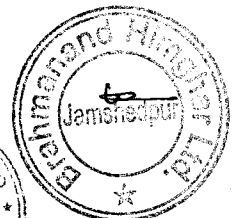
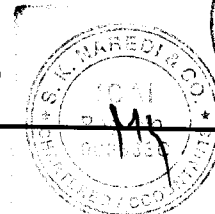
For and on behalf of the Board of Directors
For Brahmanand Himgihar Limited
(CIN: L29248WB1990PLC049290)

Parin Mittal

(Parin Mittal)
Managing Director & CFO
DIN - 07052211

Place: Jamshedpur

Dated : 14.02.2023



Brahmanand Himghar Limited

Cash Flow Statement for the Quarter and nine months ended on December 31, 2022

(in Lakhs)

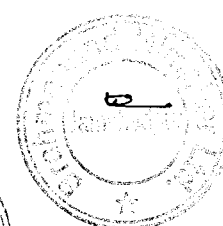
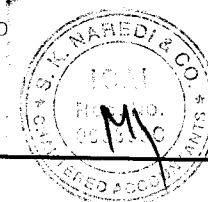
Particulars	Nine Months ended Dec 31, 2022	Nine Months ended Dec 31, 2021
Cash flows from Operating activities		
Profit before exceptional items and tax	158.96	11.72
Adjustments for:		
Depreciation and amortisation expense	-	-
Profit on sale of assets held for sale	(141.16)	-
Impairment on financial instruments	0.41	0.10
Net gain on fair value changes	-	9.23
Tax of earlier years/Additional income of earlier year (net of taxes)	5.70	(0.74)
	(135.05)	8.59
Cash flows from operating activities before working capital changes	23.91	20.31
Adjustment for working capital changes :		
(Increase)/decrease in trade receivable	-	-
(Increase)/decrease in loans	(165.00)	(100.60)
(Increase)/decrease in other financial assets	-	-
(Increase)/decrease in current tax assets	(5.70)	-
(Increase)/decrease in other non-financial assets	(4.34)	(6.38)
(Increase)/decrease in assets held for sale	(1.71)	-
Increase /(decrease) in other financial liabilities	12.45	6.29
Increase/(decrease) in other payables	(0.10)	-
Increase/(decrease) in other non-financial liabilities	0.82	26.59
Cash generated from operations	(139.67)	(53.79)
Income tax paid (net of refund)	(21.54)	(3.00)
Net cash flows from operating activities (A)	(161.20)	(56.79)
Cash flows from Investing activities		
Proceeds from sale of assets held for sale	160.00	-
Proceeds from sale of investments at FVTOCI	-	-
Proceeds from sale of investments at FVTPL	-	40.00
Purchase of investments at cost	-	-
Net cash used in investing activities (B)	160.00	40.00
Cash flows from Financing activities		
Increase/Decrease on Cash & Cash Equivalents other than bank balance	-	3.45
Repayment of Borrowings (Other than Debt Securities)	(51.77)	(43.86)
Net cash from/(used in) financing activities (C)	(51.77)	(50.41)
Net increase/(decrease) in cash and cash equivalents (A + B + C)	(52.98)	(67.20)
Cash and cash equivalents as at April 1 (opening balance)	80.86	134.72
Cash and cash equivalents as at Dec 31 (closing balance)	27.89	67.52
Cash and cash equivalents as at Dec 31:		
Balances with banks in current accounts	23.35	52.80
Term deposits with maturity of less than three months	-	-
Cash on hand	4.54	14.72
Total	27.89	67.52

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

Parin Mittal

(Parin Mittal)
Managing Director & CFO
DIN - 07052211

Place: Jamshedpur, India
Date: 14.02.2023



Brahmanand Himghar Limited

For the Quarter and Nine Months ended December 31, 2022

Information as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

(Annexure - 1)

Disclosures of Ratio

(Rs in Lakhs)

Sr No	Particulars	Quarter ended			Nine months ended		Year Ended
		31.12.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2021 (Reviewed)	31.12.2022 (Reviewed)	31.12.2021 (Reviewed)	31.03.2022 (Audited)
1	Debt-Equity Ratio	0.02	0.03	0.05	0.02	0.05	0.04
2	Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA
3	Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA
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	Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
8	Networth (Rs in lakhs)	3,186.79	3,181.05	2,782.29	3,186.79	2,782.29	2,827.31
9	Net Profit after Tax (Rs in lakhs)	5.71	126.25	3.68	135.02	7.84	104.46
10	Earnings per Equity Share						
	Basic (Rs)	0.04	0.90	0.03	0.96	0.06	0.75
	Diluted (Rs)	0.04	0.90	0.03	0.96	0.06	0.75
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	0.02	0.05	0.05	0.02	0.05	0.04
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 (%)	25.36%	570.16%	18.40%	206.86%	15.38%	101.69%
20	Sector Specific equivalent ratios						
	Capital Adequacy Ratio (%)	92.16%	92.14%	87.82%	92.16%	87.82%	92.05%
	Gross NPA Ratio (%)	-	-	-	-	-	-
	Net NPA Ratio (%)	-	-	-	-	-	-
	NPA Provision Coverage Ratio (%)	-	-	-	-	-	-

- 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

