

CORAL INDIA FINANCE & HOUSING LTD.
REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021
CIN NO. L67190MH1995PLC084306

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPT 2014

Part - I	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2014	30/06/2014	30.09.2013	30.09.2014	30.09.2013	31/03/2014
			(Reviewed)		(Reviewed)		(Audited)
(Refer Notes Below)							
1	Income from operations						
	(a) Net sales/income from operations	506.72	144.05	437.05	650.77	1056.04	1356.31
	(b) Other operating income	0.25	0	0.7	0.25	0.7	12.20
	Total Income from operations	506.97	144.05	437.75	651.02	1056.74	1368.51
2	Expenses						
	(a) Cost of materials consumed	0	0	0	0	0	0.00
	(b) Purchases of stock-in-trade	0	0	0	0	0	0.00
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	103.91	0	98.46	103.91	246.15	246.15
	(d) Employee benefits expense	16.96	16.48	12.84	33.12	25.09	54.23
	(e) Depreciation and amortisation expense	3.95	3.95	4.26	7.89	8.52	17.3
	(f) Other expenses	34	18.51	43.34	52.83	72.16	209.94
	Total expenses	158.82	38.94	158.9	197.75	351.92	527.62
3	Profit from operations before other income, finance costs and exceptional items.	348.15	105.11	278.85	453.27	704.82	840.89
4	Other Income						
5	Profit from ordinary activities before finance costs and exceptional items	348.15	105.11	278.85	453.27	704.82	840.89
6	Finance costs	0.04	0.47	0.00	0.51	0	1.30
7	Profit from ordinary activities after finance costs but before exceptional items	348.11	104.64	278.85	452.76	704.82	839.59
8	Exceptional items						
9	Profit from ordinary activities before tax	348.11	104.64	278.85	452.76	704.82	839.59
10	Tax Expenses						
	(a) Current Tax	65.00	20.00	55.00	85.00	140.00	166.00
	(b) Deferred Tax	0.10	0.10	0.20	0.20	0.25	0.36
	(c) Earlier Years Tax			0.00	0.00	0.00	4.95
11	Net Profit from ordinary activities after tax	283.01	84.54	223.65	367.56	564.57	668.28
12	Paid-up equity share capital (Face Value : Rs. 10 per share)	997.58	997.58	997.58	997.58	997.58	997.58
13	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	0	0	0	0	0	5288.32
14	Basic and Diluted Earning per share in Rs. (not Annualised)	2.83	0.85	2.23	3.68	5.65	6.70
Part - II							
15	Public shareholding						
	- Number of shares	2721147	2729105	3060310	2721147	3060310	2765519
	- Percentage of shareholding	27.28	27.36	30.68	27.28	30.68	27.72
16	Promoters and Promoter Group Shareholding **						
	a) Pledged / Encumbered						
	- Number of shares	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL	NIL
	b) Non - encumbered						
	- Number of shares	7254653	7246695	6915490	7254653	6915490	7210281
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	72.72	72.64	69.32	72.72	69.32	72.28
	- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100	100	100

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30TH SEPT 2014

Part - II	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2014	30/06/2014	30.09.2013	30.09.2014	30.09.2013	31/03/2014
			(Reviewed)		(Reviewed)		(Audited)
Segment Revenue							
	Finance	144.55	144.05	118.21	288.60	276.18	576.45
	Constructions	362.17	0.00	318.84	362.17	779.86	779.86
	Total	506.72	144.05	437.05	650.77	1056.04	1356.31
Segment Results							
	Finance	110.95	122.61	72.15	233.56	210.98	433.26
	Constructions	250.75	0.00	213.64	250.75	519.47	515.57
	Total	361.70	122.61	285.79	484.31	730.45	948.83
	Add / Less : - Unallocated Expenses net of Income	-13.58	-17.97	-6.94	-31.55	-25.63	-109.24
	Profit Before Tax	348.12	104.64	278.85	452.76	704.82	839.59
Capital Employed							
	Finance	4,635.40	4,286.23	4,268.37	4,635.40	4,268.37	4,250.72
	Constructions	2,119.71	2,158.25	2,086.11	2,119.71	2,086.11	2,115.41
	Total	6755.11	6444.48	6354.48	6755.11	6354.48	6366.13

Particulars	3 months ended (30.09.2014)	
INVESTOR COMPLAINTS		
Pending at the beginning of the quarter		NIL
Received during the quarter		NIL
Disposed of during the quarter		NIL
Remaining unresolved at the end of the quarter		NIL

- Above unaudited financial results were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their meeting held on 31st Oct 2014
- The Statutory Auditors have carried out limited review of the financial results of Company.
- The main activities of the Company includes Finance & Constructions.
- Previous year figure have been regrouped wherever necessary.

For CORAL INDIA FINANCE & HOUSING LTD.

SACHIN N DOSHI
Director

Date : - 31st Oct 2014
Place : - Mumbai

CORAL INDIA FINANCE AND HOUSING LTD

-Reg office :- 4TH FLOOR,DALAMAL HOUSE, J B MARG, NARIMAN POINT, MUMBAI-400021


CIN NO.L67190MH1995PLC084306

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

Sr. No.	Particulars	As at 30.09.2014	As at 31.03.2014
		(Reviewed)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	1,041.74	1,041.74
	(b) Reserves and surplus	5,655.91	5,288.35
	Sub-total - Shareholders' funds	6,697.65	6,330.09
2	Share application money pending allotment		
3	Non-current liabilities		
	(a) Long-term borrowings	0.00	0.00
	(b) Deferred tax liabilities (net)	27.40	27.20
	(c) Other long-term liabilities	182.40	158.58
	(d) Long-term provisions	0.00	22.61
	Sub-total - Non-current liabilities	209.80	208.39
4	Current liabilities		
	(a) Short-term borrowings		
	(b) Trade payables	25.58	32.55
	(c) Other current liabilities	43.46	143.78
	(d) Short-term provisions	350.76	282.71
	Sub-total - Current liabilities	419.80	459.04
	TOTAL - EQUITY AND LIABILITIES	7,327.24	6,997.52
B	ASSETS		
1	Non-current assets		
	Fixed Assets		
	(a) Tangible Assets	259.27	264.48
	(b) Intangible Assets	0.31	0.49
	(c) Capital Work in progress	318.98	241.83
	(d) Non-current investments	2,889.02	1,212.30
	(e) Long-term loans and advances	2,098.25	2,024.25
	(f) Other non-current assets	12.77	33.38
	Sub-total - Non-current assets	5,578.60	3776.73
2	Current assets		
	(a) Current investments		
	(b) Inventories	1,581.23	1,685.14
	(c) Trade receivables	49.13	49.60
	(d) Cash and cash equivalents	97.32	1,471.67
	(e) Short-term loans and advances	20.95	14.39
	(f) Other current assets	0.00	0.00
	Sub-total - Current assets	1,748.64	3,220.80
	TOTAL - ASSETS	7,327.24	6,997.53

For CORAL INDIA FINANCE & HOUSING LTD.


 SACHIN N. DOSHI
 Director

 Place:- MUMBAI
 Date:-October 31, 2014