

CORAL INDIA FINANCE & HOUSING LIMITED
REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021
CIN: L67190MH1995PLC084306

AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31ST MARCH 2015

Part - I	Particulars	(Rs. In Lacs)				
		Quarter Ended			Year Ended	Year Ended
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
(Refer Notes Below)	Audited	Unaudited	Audited	Audited	Audited	
1	Income from operations					
	(a) Net sales/income from operations	578.58	691.40	163.50	1,920.75	1,356.31
	(b) Other operating income	1.28	14.70	0.73	16.24	12.20
	Total income from operations	579.86	706.10	164.23	1,936.99	1,368.51
2	Expenses					
	(a) Cost of materials consumed	-	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-	-
	(c) Changes in inventories or finished goods, work-in-progress and stock-in-trade	153.89	145.40	-	403.23	246.15
	(d) Employee benefits expense	21.68	16.77	16.91	71.57	54.23
	(e) Depreciation and amortisation expense	6.86	3.95	4.52	18.70	17.30
	(f) Other expenses	57.20	31.85	81.45	141.89	209.94
	Total expenses	239.63	197.97	102.88	635.39	527.62
3	Profit from operations before other income, Finance costs and exceptional items.	340.23	508.13	61.35	1,301.60	840.89
4	Other Income	-	-	-	-	-
5	Profit from ordinary activities before finance costs and exceptional items	340.23	508.13	61.35	1,301.60	840.89
6	Finance costs	0.03	0.02	1.30	0.56	1.30
7	Profit from ordinary activities after finance costs but before exceptional items	340.20	508.11	60.05	1,301.04	839.59
8	Exceptional Items	-	-	-	-	-
9	Profit from ordinary activities before tax	340.20	508.11	60.05	1,301.04	839.59
10	Tax Expenses					
	(a) Current Tax	85.00	100.00	11.00	270.00	166.00
	(b) Deferred Tax	(1.40)	0.10	(0.04)	(1.10)	0.36
	(c) Earlier Years Tax	-	-	4.95	-	4.95
11	Net Profit from ordinary activities after tax	256.60	408.01	44.14	1,032.14	668.28
12	Paid-up equity share capital (Face Value : Rs. 10 per share)	997.58	997.58	997.58	997.58	997.58
13	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	6,201.46	5,288.32
14	Basic and Diluted Earning per share in Rs. (not Annualised)	2.57	4.08	0.44	10.32	6.70
15	Part - II					
	Public shareholding					
	- Number of shares	2718071	2718071	2765519	2718071	2765519
	- Percentage of shareholding	27.25	27.25	27.72	27.25	27.72
16	Promoters and Promoter Group Shareholding **					
	a) Pledged / Encumbered					
	- Number of shares	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL
	b) Non - encumbered					
	- Number of shares	7257729	7257729	7210281	7257729	7210281
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	72.75	72.75	72.28	72.75	72.28
	- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100	100

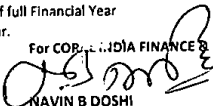
SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER & YEAR ENDED 31st MARCH 2015

Part - II	Particulars	(Rs. In Lacs)				
		Quarter Ended			Year Ended	Year Ended
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		Audited	Unaudited	Audited	(Audited)	(Audited)
	Segment Revenue					
	Finance	191.39	158.43	163.50	638.42	576.45
	Constructions	387.19	532.97	-	1,282.33	779.86
	Total	578.58	691.40	163.50	1,920.75	1,356.31
	Segment Results					
	Finance	144.65	134.48	129.99	512.69	433.26
	Constructions	223.78	386.39	(3.27)	860.92	515.57
	Total	368.43	520.87	126.72	1,373.61	948.83
	Less :- Unallocated Expenses net of Income	28.23	12.76	66.67	72.57	109.24
	Profit Before Tax	340.20	508.11	60.05	1,301.04	839.59
	Capital Employed					
	Finance	5,438.55	5,108.01	4,250.72	5,438.55	4,250.72
	Constructions	1,868.46	1,974.92	2,115.41	1,868.46	2,115.41
	Total	7,307.01	7,082.93	6,366.13	7,307.01	6,366.13

Particulars	3 months ended (31.03.2015)
INVESTOR COMPLAINTS	
Pending at the beginning of the quarter	Nil
Received during the quarter	3
Disposed of during the quarter	3
Remaining unresolved at the end of the quarter	Nil

- Above Audited Financial Results were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their meeting held on 27th May 2015
- The Board of Directors have recommended dividend @of 10% i.e. Re.1/- per equity share of the face value of Rs.10/- for the year 2014-15.
- The main activities of the Company includes Finance & Construction.
- The figures of last quarter are the balancing figures between audited figures in respect of full Financial Year and the published year to date figures upto the third quarter of the current financial year.
- Previous year figures have been regrouped wherever necessary.

For CORAL INDIA FINANCE & HOUSING LIMITED


NAVIN B DOSHI
 Managing Director

Date :- 27th May 2015
Place :- Mumbai

CORAL INDIA FINANCE AND HOUSING LIMITED

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

CIN: L67190MH1995PLC084306

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 31.03.2015

(Rs. In Lacs)

Sr. No.	Particulars	As at 31.03.2015	As at 31.03.2014
		(Audited)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	1,041.74	1,041.74
	(b) Reserves and surplus	6,201.46	5,288.35
	Sub-total - Shareholders' funds	7,243.20	6,330.09
2	Share application money pending allotment		
3	Non-current liabilities		
	(a) Long-term borrowings		
	(b) Deferred tax liabilities (net)	26.10	27.20
	(c) Other long-term liabilities	276.85	158.58
	(d) Long-term provisions	13.96	22.61
	Sub-total - Non-current liabilities	316.91	208.39
4	Current liabilities		
	(a) Short-term borrowings		
	(b) Trade payables	41.64	32.55
	(c) Other current liabilities	143.56	143.78
	(d) Short-term provisions	555.71	282.71
	Sub-total - Current liabilities	740.91	459.04
	TOTAL - EQUITY AND LIABILITIES	8,301.02	6,997.52
B	ASSETS		
1	Non-current assets		
	Fixed Assets		
	(a) Tangible Assets	259.97	264.48
	(b) Intangible Assets	0.22	0.49
	(c) Capital Work in progress	384.64	241.83
	(d) Non-current investments	2,526.56	2,063.43
	(e) Long-term loans and advances	2,792.07	2,024.25
	(f) Other non-current assets	40.04	33.37
	Sub-total - Non-current assets	6,003.50	4,627.85
2	Current assets		
	(a) Current investments		
	(b) Inventories	1,281.91	1,685.14
	(c) Trade receivables	11.47	49.60
	(d) Cash and cash equivalents	974.54	620.55
	(e) Short-term loans and advances	29.60	14.38
	(f) Other current assets		
	Sub-total - Current assets	2,297.52	2,369.67
	TOTAL - ASSETS	8,301.02	6,997.52

For CORAL INDIA FINANCE & HOUSING LIMITED


 NAVIN B DOSHI
 Managing Director

Place:- MUMBAI

Date:- 27th May 2015