

CORAL INDIA FINANCE & HOUSING LTD.

REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER 2012

Statement of Standalone Unaudited Results for the Quarter ended 31/12/2012							SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 31ST DECEMBER 2012				
Part - I							(Rs. in Lakhs)				
Particulars	3 months ended (31/12/2012)	Preceding 3 months ended (31/09/2012)	Corresponding 3 months ended (31/12/2011) in previous year	Year to date figures for current period ended (31/12/2012)	Year to date figures for previous period ended (31/12/2011)	Previous year ended (31/03/2012)	Particulars	3 months ended (31/12/2012)	Preceding 3 months ended (31/09/2012)	Corresponding 3 months ended (31/12/2011) in previous year	Year to date figures for current period ended (31/12/2012)
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1 Income from operations							Segment Revenue				
(a) Net sales/income from operations	624.22	721.84	1456.50	2496.43	2780.50	4220.38	Finance	343.64	88.59	42.30	303.2
(b) Other operating income	0	0.00	10.73	11.53	11.50	13.05	Naturopathy	0.00	0.00	14.36	0.00
Total income from operations	624.22	721.84	1467.23	2507.94	2792.00	4233.23	Constructions	482.58	633.25	1399.25	2393.3
2 Expenses							Total	624.22	721.84	1456.50	2496.4
(a) Cost of materials consumed	0	0.00	928.70	0.00	1563.99	2381.91	Segment Results				
(b) Purchases of stock-in-trade	0	0.00	0.00	0.00	0.00	0.00	Finance	98.20	64.30	-18.52	127.7
(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	178.87	226.61	0.00	818.68	0.00	362.43	Naturopathy	0.00	0.00	0.49	0.00
(d) Employee benefits expense	11.90	14.34	6.34	39.41	12.54	17.68	Constructions	297.80	392.48	470.43	1350.8
(e) Depreciation and amortisation expense	3.97	3.97	4.58	11.91	13.74	37.29	Total	396.00	456.78	452.40	1,576.71
(f) Other expenses	47.83	27.82	78.04	94.71	122.47	187.94	Add / Less :- Unallocated Expenses net of Income	-34.35	-7.67	-2.83	-35.4
Total expenses	242.57	272.73	1017.66	984.71	1712.74	2967.25	Profit Before Tax	381.65	449.11	449.17	1,543.23
3 Profit from operations before other income, finance costs and exceptional items.	381.65	449.11	449.57	1543.23	1079.26	1265.98	Capital Employed				
4 Other income		0.00	0.00	0.00	0.00	0.00	Finance	3047.80	2681.92	1245.12	3047.8
5 Profit from ordinary activities before finance costs and exceptional items	381.65	449.11	449.57	1543.23	1079.26	1265.98	Naturopathy	0.00	0	72.25	0.00
6 Finance costs	0	0.00	0.00	0.00	0.00	4.34	Constructions	2562.08	2629.94	2919.76	2562.0
7 Profit from ordinary activities after finance costs but before exceptional items	381.65	449.11	449.57	1543.23	1079.26	1261.64	Total	5609.88	5311.86	4237.24	5609.8
8 Exceptional items		0.00		0.00	0.00	0.00					
9 Profit from ordinary activities before tax	381.65	449.11	449.57	1543.23	1079.26	1261.64	Particulars	3 months ended (31.12.2012)			
10 Tax Expenses							INVESTOR COMPLAINTS				
(a) Current Tax	65.00	70.00	95.00	265.00	215.00	260.00	Pending at the beginning of the quarter			Nil	
(b) Deferred Tax	0.15	0.00	0.30	0.65	1.00	0.24	Received during the quarter			Nil	
(c) Earlier Years Tax	0.00	0.00	0.00	0.00	0.00	0.13	Disposed of during the quarter			Nil	
11 Net Profit from ordinary activities after tax	316.50	379.11	354.27	1277.58	863.26	1001.27	Remaining unresolved at the end of the quarter			Nil	
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						3212.11					
14 Basic and Diluted Earning per share in Rs. (not Annualised)	3.17	3.80	3.55	12.81	8.65	10.04					
Part - II											
15 Public shareholding											
- Number of shares	3150591	3160789	3626703	3150591	3626703	3602252					
- Percentage of shareholding	31.58	31.68	36.36	31.58	36.36	36.33					
16 Promoters and Promoter Group Shareholding **											
a) Pledged / Encumbered											
- Number of shares											
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)											
- Percentage of shares (as a % of the total share capital of the company)											
b) Non - encumbered											
- Number of shares	6825209	6815011	6349097	6825209	6349097	6373549					
- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	68.42	68.32	63.64	68.42	63.64	63.89					
- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100	100	100					

Particulars	3 months ended (31.12.2012)
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

- 1) Above unaudited financial results were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their meeting held on 14th February, 2013
- 2) The Statutory Auditors have carried out limited review of the financial results of Company.
- 3) The main activities of the Company includes Finance & Construction.
- 4) Previous year figure have been regrouped wherever necessary.

For CORAL INDIA FINANCE AND HOUSING LTD.

(Signature)
NAVIN B. DOSHI
 Chairman & Managing Director

Date : 14th February 2013
 Place : Mumbai