

CORAL INDIA FINANCE & HOUSING LTD.

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

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPT 2012

Statement of Standalone Unaudited Results for the Quarter ended 30/09/2012

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30TH SEPT 2012

| Part - I | | | | | | | SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30TH SEPT 2012 | | | | | | |
|---|-----------------------------|---------------------------------------|--|--|---|----------------------------------|--|-----------------------------|---------------------------------------|--|--|---|----------------------------------|
| Particulars | 3 months ended (30/09/2012) | Preceding 3 months ended (30/06/2012) | Corresponding 3 months ended (30/09/2011) in previous year | Year to date figures for current period ended (30/09/2012) | Year to date figures for Previous period ended (30/09/2011) | Previous year ended (31/03/2012) | Particulars | 3 months ended (30/09/2012) | Preceding 3 months ended (30/06/2012) | Corresponding 3 months ended (30/09/2011) in previous year | Year to date figures for current period ended (30/09/2012) | Year to date figures for Previous period ended (30/09/2011) | Previous year ended (31/03/2012) |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) |
| 1 Income from operations | | | | | | | Segment Revenue | | | | | | |
| (a) Net sales/income from operations | 721.84 | 1161.85 | 913.08 | 1883.72 | 1324.22 | 4220.18 | Finance | 88.99 | 84.57 | 28.06 | 173.16 | 52.43 | 171.83 |
| (b) Other operating income | 0.00 | 0.01 | 0.77 | 0.01 | 0.77 | 13.05 | Naturopathy | 0.00 | 0.00 | 17.72 | 6.00 | 36.34 | 67.47 |
| Total income from operations | 721.84 | 1161.89 | 913.85 | 1883.73 | 1324.99 | 4233.23 | Constructions | 639.25 | 1077.31 | 867.30 | 1710.56 | 1235.45 | 3980.88 |
| 2 Expenses | | | | | | | Total | 721.84 | 1161.88 | 913.08 | 1883.72 | 1324.22 | 4220.18 |
| (a) Cost of materials consumed | 0.00 | 0 | 572.12 | 0 | 635.29 | 2981.91 | Segment Results | | | | | | |
| (b) Purchases of stock-in-trade | 0.00 | 0 | 0 | 0 | 0 | 0 | Finance | 64.30 | 65.22 | 23.67 | 129.52 | 41.73 | 86.03 |
| (c) Changes in inventories of finished goods, work-in-progress and stock-in-trade | 226.61 | 413.19 | 0 | 639.8 | 0 | 362.43 | Naturopathy | 0.00 | 0.00 | 8.07 | 0 | 15.91 | 37.47 |
| (d) Employee benefits expense | 14.34 | 19.17 | 4.39 | 27.51 | 6.2 | 17.68 | Constructions | 392.48 | 660.71 | 295.18 | 1063.19 | 600.06 | 1200.51 |
| (e) Depreciation and amortisation expense | 3.97 | 3.97 | 4.58 | 7.94 | 9.16 | 17.29 | Total | 456.78 | 725.93 | 326.92 | 1,182.71 | 657.70 | 1,324.01 |
| (f) Other expenses | 27.81 | 19.13 | 29.86 | 46.9 | 44.3 | 187.94 | Add / Less :- Unallocated Expenses net of Income | -7.67 | -13.50 | -24.26 | -21.13 | -27.90 | -62.37 |
| Total expenses | 272.73 | 449.46 | 610.95 | 722.15 | 694.95 | 2967.25 | Profit Before Tax | 449.11 | 712.43 | 302.66 | 1,161.58 | 629.80 | 1,251.64 |
| 3 Profit from operations before other income, finance costs and exceptional items. | 449.11 | 712.43 | 302.9 | 1161.58 | 630.04 | 1265.98 | Capital Employed | | | | | | |
| 4 Other Income | | | | | | | Finance | 2681.92 | 2074.08 | 1695.53 | 2681.92 | 1695.53 | 1327.25 |
| 5 Profit from ordinary activities before finance costs and exceptional items | 449.11 | 712.43 | 302.9 | 1161.58 | 630.04 | 1265.98 | Naturopathy | 0 | 44.88 | 83.29 | 0 | 83.29 | 44.67 |
| 6 Finance costs | | 0 | 0.24 | 0 | 0.24 | 4.34 | Constructions | 2629.94 | 2842.34 | 2054.04 | 2629.94 | 2054.04 | 2881.92 |
| 7 Profit from ordinary activities after finance costs but before exceptional items | 449.11 | 712.43 | 302.66 | 1161.58 | 629.80 | 1261.64 | Total | 5311.86 | 4961.30 | 3832.86 | 5311.86 | 3892.36 | 4253.14 |
| 8 Exceptional items | | | | | | | | | | | | | |
| 9 Profit from ordinary activities before tax | 449.11 | 712.43 | 302.66 | 1161.58 | 629.80 | 1261.64 | | | | | | | |
| 10 Tax Expenses | | | | | | | | | | | | | |
| (a) Current Tax | 70.00 | 130.00 | 60.00 | 200.00 | 120.00 | 260.00 | | | | | | | |
| (b) Deferred Tax | 0.00 | 0.50 | 0.55 | 0.50 | 0.70 | 0.21 | | | | | | | |
| (c) Earlier Years Tax | | | | | | 0.19 | | | | | | | |
| 11 Net Profit from ordinary activities after tax | 379.11 | 581.93 | 242.11 | 961.08 | 509.10 | 1001.27 | | | | | | | |
| 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 | 3212.11 | | | | | | | |
| 14 Basic and Diluted Earning per share in Rs. (not Annualised) | 3.80 | 5.83 | 2.43 | 9.63 | 5.10 | 10.04 | | | | | | | |
| Part - II | | | | | | | | | | | | | |
| 15 Public shareholding | | | | | | | | | | | | | |
| - Number of shares | 3160789 | 3165090 | 3772694 | 3160789 | 3772694 | 3602253 | | | | | | | |
| - Percentage of shareholding | 31.68 | 31.73 | 37.81 | 31.68 | 37.81 | 36.11 | | | | | | | |
| 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 | 6815011 | 6810710 | 6203106 | 6815011 | 6203106 | 6979549 | | | | | | | |
| - Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group) | 68.32 | 68.27 | 62.18 | 68.32 | 62.18 | 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 (30.09.2012) |
|--|-----------------------------|
| 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 9th Nov. 2012
- 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 & HOUSING LTD.

SACHIN DOSHI
Director

Date :- 9th Nov. 2012
Place :- Mumbai