



CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

CIFHL/SE/39/2024-25

February 13, 2025

To,
The Manager
Corporate Relations Department,
BSE Limited
Corporate Relations Department,
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400 001
Scrip Code No.: 531556

To,
The Manager
Corporate Relationship Department
National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400 051
Symbol: CORALFINAC

Dear Sir/Madam,

Sub: Submission of Integrated Filing (Financial)

Ref: SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31st December, 2024

Pursuant to para 3 & 4 of SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 read with Regulation 10(1A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024.

The same is available on the Company's website at www.coralhousing.in.

Kindly take the same on your record.

Thanking you,

Yours faithfully,

For **Coral India Finance and Housing Limited**

Riya Shah
Company Secretary &
Compliance Officer

Encl: A/a

Independent Auditor's Review Report on Unaudited Quarterly Standalone Financial Results of the Company, pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors
Coral India Finance and Housing Limited

1. We have reviewed the accompanying statement of Standalone Unaudited Financial Results of **CORAL INDIA FINANCE AND HOUSING LIMITED** ("the Company"), for the quarter and nine months ended December 31, 2024, ("the statement") being submitted by the company pursuant to the requirement of Regulation 33 of the 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") as 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 Engagement (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). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that be identified in an audit. 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, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, 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.

For **HASMUKH SHAH & CO. LLP**
Chartered Accountants
FRN: 103592W / W-100028


Hasmukh N Shah
Partner
M. No 038407
Place: Mumbai



Date: 13th February, 2025

UDIN: 25038407BMIKGU1713



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A. Financial Results:

Statement of Unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2024							
(₹ in Lakhs except figures of EPS)							
Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024 Unaudited	30.09.2024 Unaudited	31.12.2023 Unaudited	31.12.2024 Unaudited	31.12.2023 Unaudited	31.03.2024 Audited
	Income from operations						
	(a) Revenue from operations	368.35	651.96	349.89	1,811.03	2,056.58	2,768.13
	(b) Other Income	71.83	154.82	94.77	425.60	150.51	289.02
1	Total income	440.18	806.78	444.66	2,236.63	2,207.09	3,057.15
	Expenses						
	(a) Cost of materials consumed	-	-	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	24.61	-	73.84	230.23	301.50
	(d) Employee benefits expense	21.72	23.52	26.50	72.00	78.08	105.18
	(e) Finance costs	-	-	0.08	0.01	0.09	0.25
	(f) Depreciation expense	2.10	2.10	2.20	6.30	6.60	8.40
	(g) Other expenses	133.00	60.50	52.98	250.26	212.19	283.94
2	Total expenses	156.82	110.73	81.76	402.41	527.19	699.27
3	Total Profit/(Loss) before Exceptional Items & Tax	283.36	696.05	362.90	1,834.22	1,679.90	2,357.88
4	Exceptional items	-	-	-	-	-	-
5	Total Profit/(Loss) before tax	283.36	696.05	362.90	1,834.22	1,679.90	2,357.88
6	Tax Expense						
	(a) Current Tax	50.00	130.00	50.00	320.00	295.00	295.00
	(b) Deferred Tax	(0.05)	(0.05)	(0.05)	(0.15)	(0.15)	(0.29)
	(c) Earlier years Tax	-	-	-	-	(3.49)	(13.57)
	Total Tax Expenses	49.95	129.95	49.95	319.85	291.36	281.14
7	Total Profit/(Loss) for the period	233.41	566.10	312.95	1,514.37	1,388.54	2,076.74
8	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	- Equity instruments through other comprehensive income, net	(1,080.91)	1,247.49	1,407.02	2,801.33	2,133.23	1,440.00
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
9	Total Other Comprehensive Income, net of taxes	(1,080.91)	1,247.49	1,407.02	2,801.33	2,133.23	1,440.00
10	Total Other Comprehensive Income for the period (7+9) (Comprising Profit (Loss) and Other Comprehensive come for the period)	(847.50)	1,813.59	1,719.97	4,315.70	3,521.77	3,516.74
11	Paid-up equity share capital (Face Value: ₹ 2 per share)	806.04	806.04	806.04	806.04	806.04	806.04
12	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	17,546.41
13	Earning per Equity Share (EPS)						
	(a) Basic (₹)	0.58	1.40	0.78	3.76	3.45	5.15
	(b) Diluted (₹)	0.58	1.40	0.78	3.76	3.45	5.15
	(EPS for the quarter ended not annualized)						





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Segment wise Revenue, Results, Assets and Liabilities for the quarter and nine months ended December 31, 2024

(₹ in Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue						
Investment	441.92	722.40	445.63	1980.59	1483.74	2185.34
Constructions	-1.74	84.38	-0.97	256.04	723.35	871.81
Total	440.18	806.78	444.66	2236.63	2207.09	3057.15
Segment Results						
Investment	392.32	663.31	386.20	1803.56	1286.40	1928.39
Constructions	-95.97	54.19	-17.06	76.42	416.92	497.66
Total	296.35	717.50	369.14	1879.98	1703.32	2426.05
Less: Finance costs	0.00	0.00	0.08	0.01	0.09	0.25
Unallocated Expenses net of Income	12.99	21.45	6.16	45.75	23.33	67.92
Profit Before Tax	283.36	696.05	362.90	1834.22	1679.90	2357.88
Segment Assets						
Investment	21,363.84	22376.65	17367.22	21363.84	17367.22	17230.88
Constructions	1,303.50	1232.43	1370.12	1303.50	1370.12	1297.78
Total	22667.34	23609.08	18737.34	22667.34	18737.34	18528.66
Unallocated Corporate Assets	1,098.51	971.48	1038.40	1098.51	1038.40	782.01
Total Assets	23765.85	24580.56	19775.74	23765.85	19775.74	19310.67
Segment Liabilities						
Investment	347.86	363.80	408.57	347.86	408.57	365.81
Constructions	-	0.12	0.33	-	0.33	0.66
Total	347.86	363.92	408.90	347.86	408.90	366.47
Unallocated Corporate Liabilities	911.06	862.20	1009.37	911.06	1009.37	591.75
Total Liabilities	1258.92	1226.12	1418.27	1258.92	1418.27	958.22

Notes:

- 1 The Unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2024 have been reviewed by the Audit Committee and were approved by the Board of Directors of the Company at their respective meetings held on February 13, 2025.
- 2 This statement is as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These unaudited financial results of the Company were prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder ('IND AS') and other accounting principles generally accepted in India and guidelines issued by the Securities Exchange Board of India ("SEBI").
- 3 The Statutory Auditors have carried out the Limited Review of the financial results of the Company.
- 4 The main activities of the Company include Investment & Constructions.
- 5 During the quarter ended December 31, 2024, the Company do not have any subsidiary/associate/joint venture company(ies).
- 6 Corresponding previous period/quarter figures have been regrouped/reclassified wherever necessary to confirm to the classification of the current period.

For Coral India Finance and Housing Limited



Navin Doshi
Chairman & Managing Director
DIN: 00232287

Mumbai, February 13, 2025



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- B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.** – Not Applicable for the quarter ended December 31, 2024.
- C. Format for disclosing outstanding default on loans and debt securities** – Not Applicable for the quarter ended December 31, 2024.
- D. Format for disclosure of related party transactions** – Not Applicable for the quarter ended December 31, 2024.
- E. Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results (standalone and consolidated separately)** – Not Applicable for the quarter ended December 31, 2024.