



AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2013

Part I - Statement of Audited Financial Results for the quarter and year ended March 31, 2013 (₹ in Lac)

Particulars	Quarter ended			Year ended	
	31.03.2013 (Audited)	31.03.2012 (Audited)	31.12.2012 (Reviewed)	31.03.2013 (Audited)	31.03.2012 (Audited)
1. Income from Operations					
a) Net Income from Operations	527.98	475.33	487.93	1,961.91	1,977.90
b) Other Operating Income	2.20	2.65	1.32	6.31	7.18
Total Income from Operations	530.18	477.98	489.15	1,968.22	1,885.08
2. Expenses					
a) Finance Costs	320.66	303.50	337.69	1,301.47	1,280.56
b) Employee Benefit Expenses	65.62	54.81	72.00	281.38	240.17
c) Depreciation and Amortization	4.05	3.83	4.10	16.26	15.20
d) Other Expenses	192.73	50.81	58.31	288.56	182.32
Total Expenses	683.06	412.95	472.10	1,887.67	1,718.25
3. Profit from operations before other income, and exceptional items (1-2)	7.12	65.03	17.05	80.55	266.83
4. Other Income	46.21	16.81	49.66	184.00	32.43
5. Profit from ordinary activities before exceptional items (3+4)	53.33	81.84	66.71	264.55	299.26
6. Exceptional items	-	-	-	-	-
7. Profit from Ordinary Activities before tax	53.33	81.84	66.71	264.55	299.26
8. Tax expenses	9.01	21.03	17.38	64.05	77.54
9. Net Profit from Ordinary Activities after tax (7-8)	44.32	60.81	49.33	200.50	221.72
10. Extraordinary items (net of Tax expenses ₹ Nil)	-	-	-	-	-
11. Net Profit for the period (9-10)	44.32	60.81	49.33	200.50	221.72
12. Paid-up Equity Share Capital (Face value ₹ 10/- per share)	700.00	700.00	700.00	700.00	700.00
13. Reserve excluding Revaluation Reserves	-	-	-	2,239.02	2,038.51
14. Earning Per Share (EPS) (₹)					
a) Basic and diluted EPS before extraordinary items (not annualized)	0.63	0.86	0.71	2.86	3.17
b) Basic and diluted EPS after extraordinary items (not annualized)	0.63	0.86	0.71	2.86	3.17

Part II - Select Information for the year ended March 31, 2013

Particulars	Quarter ended			Year ended	
	31.03.2013 (Audited)	31.03.2012 (Audited)	31.12.2012 (Reviewed)	31.03.2013 (Audited)	31.03.2012 (Audited)
A. Particulars of Shareholding					
1. Public Shareholding					
- Number of shares	2,005,413	2,005,413	2,005,413	2,005,413	2,005,413
- Percentage of shareholding	28.65%	28.65%	28.65%	28.65%	28.65%
2. 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 & 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	4,994,587	4,994,587	4,994,587	4,994,587	4,994,587
- Percentage of Shares (as a % of the total shareholding of Promoter & Promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of Shares (as a % of the total share capital of the Company)	71.35%	71.35%	71.35%	71.35%	71.35%

B. Investors complaints status as at 31.03.2013

Pending as at 01.01.2013	Received during the quarter	Resolved during the quarter	Pending as at 31.03.2013
NIL	NIL	NIL	NIL



[Signature]



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STATEMENT OF ASSETS & LIABILITIES (AUDITED)

Particulars	Year ended	
	31.03.2013 (Audited)	31.03.2012 (Audited)
A. EQUITY AND LIABILITIES		
1. Shareholders' Fund		
a) Share Capital	700.00	700.00
b) Reserve & Surplus	2,239.02	2,038.51
Sub-total Shareholders' funds	2,939.02	2,738.51
2. Non-Current Liabilities		
a) Long Term Borrowings	13,620.24	11,733.86
b) Long Term Provisions	17.42	10.24
Sub-total Non-Current Liabilities	13,637.66	11,744.10
3. Current Liabilities		
a) Trade Payable	28.58	71.18
b) Other Current Liabilities	1,405.25	1,258.24
c) Short Term Provisions	326.45	231.32
Sub-total Current Liabilities	1,759.68	1,559.74
TOTAL EQUITY AND LIABILITIES	18,335.36	16,041.35
B. ASSETS		
Non Current Assets		
a) Fixed Assets		
- Tangible Assets	73.64	84.48
- Non-Current Investments	8.71	8.71
b) Deferred Tax Assets	48.50	14.61
c) Non-Current Loan Assets	14,657.03	13,647.16
d) Long Term Loans & Advances	26.37	26.37
Sub-total Non-Current Assets	14,814.25	13,781.33
Current Assets		
a) Current Loan Assets	927.73	904.68
b) Trade Receivables	16.92	4.73
c) Cash and Bank Balances	2,153.43	1,043.80
d) Short Term Loans & Advances	398.84	232.86
e) Other Current Assets	24.19	23.97
Sub-total Current Assets	3,521.11	2,260.02
TOTAL ASSETS	18,335.36	16,041.35

Notes:
 1. Segment reporting - N/A, as the company is engaged in housing finance business only.
 2. Figures for the previous year has been regrouped and recast wherever necessary to conform to the current year's classification.
 3. All accounting policies are consistently followed and the financials are drawn as per applicable Accounting Standards.
 4. The above results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on May 29, 2013. The figures for the quarter ended March 31, 2013 and corresponding quarter ended in the previous year, as reported in these financial result are the balancing figures between audited figures in respect of the full financial year and the audited year to date figures upto the end of the third quarter of the relevant financial year.

[Signature]
 (O.P. SRIVASTAVA)

Dated : May 29, 2013

