



CORAL INDIA FINANCE AND HOUSING LTD.

Date: 28.01.2015

To,
National Stock Exchange of India Limited
Exchange Plaza,
Plot No.C/1, G Block,
Bandra- Kurla Complex, Bandra (East),
Mumbai-400 051.

Kind Attn: Head - Listing Department

Dear Sir/Madam,

Scrip Code: CORALFINAC

Sub: Unaudited Financial Results for the Quarter Ended 31st December, 2014

Enclosed please find herewith copy of the Unaudited Financial Results of the Company for the quarter ended 31st December, 2014. The Unaudited Financial Results have been taken on Record by the Board of Directors of the Company at their meeting held on Wednesday on 28th January, 2015 at 3.00 p.m.

The results will be published in the newspapers in terms of the listing agreement.

This is for your information and records.

Thanking you and assuring you of our best co-operation at all times.

Yours Sincerely,

For Coral India Finance and Housing Limited

Navin B. Doshi
Managing Director
(DIN: 00232287)

Encl: as above

CORAL INDIA FINANCE & HOUSING LIMITED.
REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021
CIN NO. L67190MH1995PLC084306

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DEC 2014

Part - I	Particulars	Quarter Ended			Nine Months Ended		(Rs. in Lacs)
		31.12.2014	30.09.2014	31.12.2013	31.12.2014	31.12.2013	Year Ended
			(Reviewed)		(Reviewed)		31.03.2014
1	Income from operations						
	(a) Net sales/income from operations	691.40	508.72	136.77	1,342.17	1,192.81	1,356.31
	(b) Other operating income	14.70	0.25	10.77	14.96	11.47	12.20
	Total income from operations	706.10	506.97	147.54	1,357.13	1,204.28	1,368.51
2	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	145.40	103.91	-	248.34	246.15	246.15
	(d) Employee benefits expense	16.77	16.96	12.23	48.89	37.32	54.23
	(e) Depreciation and amortisation expense	3.95	3.93	4.26	11.84	12.78	17.30
	(f) Other expenses	31.85	34.00	56.33	84.68	128.49	209.94
	Total expenses	197.97	158.82	72.82	395.75	424.74	527.62
3	Profit from operations before other income, finance costs and exceptional items.	508.13	348.15	74.72	961.38	779.54	840.89
4	Other income	-	-	-	-	-	-
5	Profit from ordinary activities before finance costs and exceptional items	508.13	348.15	74.72	961.38	779.54	840.89
6	Finance costs	0.02	0.04	-	0.54	-	1.90
7	Profit from ordinary activities after finance costs but before exceptional items	508.11	348.11	74.72	960.84	779.54	839.59
8	Exceptional items	-	-	-	-	-	-
9	Profit from ordinary activities before tax	508.11	348.11	74.72	960.84	779.54	839.59
10	Tax Expenses						
	(a) Current Tax	100.00	65.00	15.00	185.00	155.00	166.00
	(b) Deferred Tax	0.10	0.10	0.15	0.30	0.40	0.36
	(c) Earlier Years Tax	-	-	-	-	-	4.95
11	Net Profit from ordinary activities after tax	408.01	283.01	59.57	775.54	624.14	668.28
12	Paid-up equity share capital (Face Value : Rs. 10 per share)	997.58	997.58	997.58	997.58	997.58	997.58
13	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	5,288.32
14	Basic and Diluted Earning per share in Rs. (not Annualised)	4.08	2.89	0.60	7.76	6.24	6.70
Part - II							
15	Public shareholding						
	- Number of shares	2718071	2721147	2790433	2718071	2790433	2768519
	- Percentage of shareholding	27.25	27.28	27.97	27.25	27.97	27.72
16	Promoters and Promoter Group Shareholding **						
	a) Pledged / Encumbered						
	- Number of shares	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL	NIL
	b) Non - encumbered						
	- Number of shares	7257729	7254053	7185367	7257729	7185367	7210281
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	72.75	72.72	72.03	72.75	72.03	72.28
	- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100	100	100

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 31st DEC 2014

Part - II	Particulars	Quarter Ended			Nine Months Ended		(Rs. in Lacs)
		31.12.2014	30.09.2014	31.12.2013	31.12.2014	31.12.2013	Year Ended
			(Reviewed)		(Reviewed)		31/03/2014
	Segment Revenue						
	Finance	158.43	144.55	136.77	447.03	412.95	576.45
	Constructions	532.97	362.17	-	895.14	779.86	779.86
	Total	691.40	506.72	136.77	1,342.17	1,192.81	1,356.31
	Segment Results						
	Finance	134.48	110.95	92.29	368.04	303.27	433.26
	Constructions	356.39	250.75	-	637.14	519.47	515.57
	Total	520.87	362.70	92.29	1,005.18	822.74	948.83
	Less : - Unallocated Expenses net of income	12.79	13.58	17.57	44.34	43.20	108.24
	Profit before tax	508.08	349.12	74.72	960.85	779.54	839.59
	Capital Employed						
	Finance	5,108.01	4,635.40	4,300.09	5,108.01	4,300.09	4,250.72
	Constructions	1,974.92	2,119.71	2,097.59	1,974.92	2,097.59	2,115.41
	Total	7,082.92	6,755.11	6,397.68	7,082.92	6,397.68	6,366.13

Particulars	3 months ended (31.12.2014)		
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 28th January 2015

2) The Statutory Auditors have carried out limited review of the financial results of Company.

3) The main activities of the Company includes Finance & Constructions.

4) Previous year figure have been regrouped wherever necessary.

For CORAL INDIA FINANCE & HOUSING LIMITED

NAVIN B DOSHI
Managing Director

Date :- 28th January 2015

Place :- Mumbai