



CORAL INDIA FINANCE AND HOUSING LTD.

11th August, 2014

To
National Stock Exchange Limited
Exchange Plaza, Bandra-Kurla Complex,
Bandra East, Mumbai- 400051

Scrip Code - CORALFINAC
Kind Attn: Head - Listing Department

Sub: Submission of Result for quarter ended 30th June 2014

Dear Sir,

Pursuant to Listing agreement, please find enclosed approved result with Limited review for quarter ended 30th June, 2014 in the Board meeting held on 11th August, 2014

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Coral India Finance & Housing Limited

Director

Encl.: as above

CORAL INDIA FINANCE & HOUSING LIMITED
REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021
CIN: L67190MH1995PLC084306
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2014

	Part - I	Particulars	(Rs. in Lacs)			
			Quarter Ended			Year Ended
			30-06-14	31-03-14	30-06-13	31-03-14
			(Unaudited)	(Audited)	(Unaudited)	(Audited)
		(Refer Notes Below)				
1		Income from operations	144.05	163.50	618.99	1356.31
		(a) Net sales/income from operations	0	0.73	0	12.20
		(b) Other operating income	144.05	164.23	618.99	1368.51
		Total income from operations				
2		Expenses	0	0	0	0.00
		(a) Cost of materials consumed	0	0	0	0.00
		(b) Purchases of stock-in-trade	0	0	0	0.00
		(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0	147.69	246.15
		(d) Employee benefits expense	15.48	16.91	12.25	54.23
		(e) Depreciation and amortisation expense	3.95	4.52	4.26	17.30
		(f) Other expenses	18.51	81.45	28.82	209.94
		Total expenses	38.94	102.88	193.02	527.62
3		Profit from operations before other income, Finance costs and exceptional items.	105.11	61.35	425.97	840.89
4		Other Income	-	-	-	-
5		Profit from ordinary activities before finance costs and exceptional items	105.11	61.35	425.97	840.89
6		Finance costs	0.47	1.30	0	1.30
7		Profit from ordinary activities after finance costs but before exceptional items	104.64	60.05	425.97	839.59
8		Exceptional items	-	-	-	-
9		Profit from ordinary activities before tax	104.64	60.05	425.97	839.59
10		Tax Expenses				
		(a) Current Tax	20.00	11.00	85.00	166.00
		(b) Deferred Tax	0.10	-0.04	0.05	0.36
		(c) Earlier Years Tax		4.95		4.95
11		Net Profit from ordinary activities after tax	84.54	44.14	340.92	668.28
12		Paid-up equity share capital (Face Value : Rs. 10 per share)	997.58	997.58	997.58	997.58
13		Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	0	0	0	5288.32
14		Basic and Diluted Earning per share in Rs. (not Annualised)	0.85	0.44	3.41	6.70
		Part - II				
15		Public shareholding				
		- Number of shares	2729105	2765519	3097940	2765519
		- Percentage of shareholding	27.36	27.72	31.05	27.72
16		Promoters and Promoter Group Shareholding **				
		a) Pledged / Encumbered				
		- Number of shares	NIL	NIL	NIL	NIL
		- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
		- Percentage of shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL
		b) Non - encumbered				
		- Number of shares	7246695	7210281	6877860	7210281
		- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	72.64	72.28	68.95	72.28
		- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100

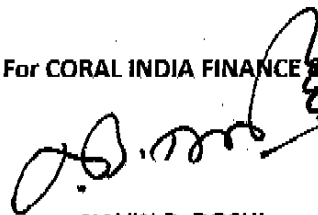
SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30TH JUNE 2014

Part - II	(Rs. In Lacs)			
	Quarter Ended			Year Ended
	30-08-14	31-03-14	30-06-13	31-03-14
Particulars	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Segment Revenue				
Finance	144.05	163.50	157.97	576.45
Constructions	0.00	0.00	461.02	779.86
Total	144.05	163.50	618.99	1356.31
Segment Results				
Finance	122.61	129.99	138.83	433.26
Constructions	0.00	-3.27	305.83	515.57
Total	122.61	126.72	444.66	948.83
Add / Less : - Unallocated Expenses net of Income	-17.97	-66.67	-18.69	-109.24
Profit Before Tax	104.64	60.05	425.97	839.59
Capital Employed				
Finance	4286.23	4250.72	4069.07	4250.72
Constructions	2158.25	2115.41	2146.15	2115.41
Total	6444.48	6366.13	6215.22	6366.13

Particulars	3 months ended (30.06.2014)
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 11th Aug 2014
- 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 figures have been regrouped wherever necessary.

For CORAL INDIA FINANCE & HOUSING LIMITED



NAVIN B. DOSHI
Chairman & Managing Director

Date : - 11th Aug 2014

Place : - Mumbai

M. A. PAREKH & ASSOCIATES

CHARTERED ACCOUNTANTS

Manish Parekh
B.Com., F.C.A.543, Kalbadevi Road,
Ravindra House,
2nd Floor, Near Metro,
Mumbai-400 002.
Tel. : 2207 3702
e-mail : ca.maparekh@gmail.com

To

The Board of Directors

CORAL INDIA FINANCE AND HOUSING LIMITED

1. We have reviewed the accompanying statement of unaudited financial result of **CORAL INDIA FINANCE AND HOUSING LIMITED** for the period ended 30th June 2014, except
 - (a) For the disclosures regarding 'Public shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and has not been reviewed by us.

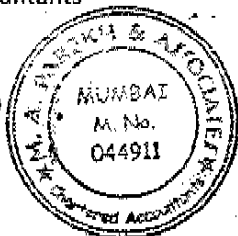
This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these Financial Statements based on our review.

2. We conducted our review 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and / or Accounting Standards issued by Institute of Chartered Accountants of India and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

For M. A. PAREKH & ASSOCIATES
Chartered Accountants
FRN : 121973W


Manish Parekh
Proprietor
M No. : 044911



Place : Mumbai

Date : 7/8/14