



CORAL INDIA FINANCE AND HOUSING LIMITED

11.02.2016

To

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

Scrip Code - CORALFINAC

Kind Attn: Head - Listing Department

Dear Sir/Madam,

Sub: Submission of Unaudited Financial Results and Limited Review Report pursuant to Regulation 33(3) of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter Ended 31st December, 2015

Enclosed please find herewith copy of the Unaudited Financial Results of the Company for the quarter ended 31st December, 2015 along with Limited Review Report thereon. The Unaudited Financial Results along with Limited Review Report have been taken on record by the Board of Directors of the Company at their meeting held on Thursday, 11th February, 2016 at 3.00 p.m.

The results will be published in the newspapers in terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

STATEMENT OF STANDALONE UNAUDITED RESULTS FOR THE QUARTER ENDED AND NINE MONTH ENDED 31ST DECEMBER 2015

Part - I		Quarter Ended			Nine Months Ended		(Rs. In Lacs)
Particulars		31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	Year Ended
(Refer Notes Below)		(Unaudited)			(Unaudited)		Audited
1	Income from operations						
	(a) Net sales/income from operations	333.13	314.95	691.40	866.12	1,342.17	1,920.75
	(b) Other operating income	18.85	7.41	14.70	26.26	14.96	16.24
	Total income from operations	351.98	322.36	706.10	892.38	1,357.13	1,936.99
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	24.61	23.49	145.40	48.10	249.34	403.23
	(d) Employee benefits expense	20.79	21.76	16.77	63.96	49.89	71.57
	(e) Depreciation and amortisation expense	4.38	4.37	3.95	13.13	11.84	18.70
	(f) Other expenses	55.94	59.42	31.85	139.02	84.68	141.89
	Total expenses	105.72	109.04	197.97	264.21	395.75	635.39
3	Profit from operations before other income, Finance costs and exceptional items.	246.25	213.32	508.13	628.17	961.38	1,301.60
4	Other income	-	-	-	-	-	-
5	Profit from ordinary activities before finance costs and exceptional items	246.25	213.32	508.13	628.17	961.38	1,301.60
6	Finance costs	0.33	0.01	0.02	0.43	0.54	0.56
7	Profit from ordinary activities after finance costs but before exceptional items	245.92	213.31	508.11	627.74	960.84	1,301.04
8	Exceptional items	-	-	-	-	-	-
9	Profit from ordinary activities before tax	245.92	213.31	508.11	627.74	960.84	1,301.04
10	Tax Expenses						
	(a) Current Tax	50.00	45.00	100.00	125.12	185.00	270.00
	(b) Deferred Tax	0.25	0.25	0.10	0.75	0.30	(1.10)
	(c) Earlier Years Tax	-	-	-	-	-	-
11	Net Profit from ordinary activities after tax	195.67	168.06	408.01	501.87	775.54	1,032.14
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	-	-	-	-	-	6,201.46
14	Basic and Diluted Earning per share in Rs. (not Annualised)(Before and after extraordinary items)	1.96	1.68	4.08	5.02	7.76	10.32

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 31st DEC 2015

Part - II		Quarter Ended			Nine Months Ended		(Rs. In Lacs)
Particulars		31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	Year Ended
		(Unaudited)			(Unaudited)		(Audited)
Segment Revenue							
	Investment	237.94	226.05	158.43	682.03	447.03	638.42
	Constructions	95.19	88.90	532.97	184.09	895.14	1,282.33
	Total	333.13	314.95	691.40	866.12	1,342.17	1,920.75
Segment Results							
	Investment	180.12	173.74	134.48	541.63	368.04	512.69
	Constructions	69.73	62.49	386.39	132.22	637.14	860.92
	Total	249.85	236.23	520.87	673.85	1,005.18	1,373.61
	Less : - Unallocated Expenses net of Income	3.93	22.92	12.76	46.11	44.35	72.57
	Profit Before Tax	245.92	213.31	508.11	627.74	960.84	1,301.04
Capital Employed							
	Investment	5,695.29	5,548.16	5,108.01	5,695.29	5,108.01	5,438.55
	Constructions	1,960.00	1,911.00	1,974.92	1,960.00	1,974.92	1,868.46
	Total	7,655.29	7,459.16	7,082.92	7,655.29	7,082.92	7,307.01

1) Above unaudited financial results were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their meeting held on Dt.11th February 2016

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

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

4) Previous year figure have been regrouped wherever necessary.

5) The Company does not have any exceptional or extraordinary items to report for above periods

6) This statement is as per Regulation 33 of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015

7) The copy of above result is also available on the website of the Company (www.coralhousing.in) and that of the BSE Limited (www.bseindia.com) and further also available on the website of National Stock Exchange(www.nseindia.com)

WEBSITE: www.coralhousing.in

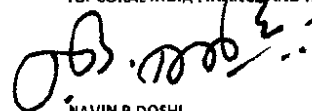
Tel No: 022-22822955/22820375

Email: cs@coralhousing.in

Date : - 11th February 2016

Place : - Mumbai

For CORAL INDIA FINANCE AND HOUSING LIMITED



NAVIN B DOSHI
Managing Director

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
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Auditor's Report on quarter & nine months Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

To
Board of Directors
CORAL INDIA FINANCE & HOUSING LIMITED

We have reviewed the accompanying statement of unaudited financial results of Coral India Finance & Housing Limited for the quarter and nine months ended 31st December, 2015. This statements is the responsibility of the Company's management and has been approved by the Board of Directors of the company. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2400, *Engagements to Review Financial Statements* 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 results are free of material misstatement(s). A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

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 other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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 : 09/02/2016