

CORAL INDIA FINANCE & HOUSING LIMITED

REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI - 400021
CIN: L67190MH1995PLC084306

AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31ST MARCH 2015

Part - I		ADJUSTED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31ST MARCH 2015				(Rs. in Lacs)
Particulars		Quarter Ended			Year Ended	Year Ended
(Refer Notes Below)		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		Audited	Unaudited	Audited	Audited	Audited
1	Income from operations					
	(a) Net sales/income from operations	578.58	691.40	163.50	1,920.75	1,356.31
	(b) Other operating income	1.28	14.70	0.73	16.24	12.20
	Total income from operations	579.86	706.10	164.23	1,936.99	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	153.89	145.40	-	403.23	248.15
	(d) Employee benefits expense	21.68	16.77	16.91	71.57	54.23
	(e) Depreciation and amortisation expense	6.86	3.95	4.52	18.70	17.30
	(f) Other expenses	57.20	31.85	81.45	141.89	209.94
	Total expenses	239.63	197.97	102.88	635.39	527.62
3	Profit from operations before other income, finance costs and exceptional items	340.23	508.13	61.35	1,301.60	840.89
4	Other income	-	-	-	-	-
5	Profit from ordinary activities before finance costs and exceptional items	340.23	508.13	61.35	1,301.60	840.89
6	Finance costs	0.03	0.02	1.30	0.56	1.30
7	Profit from ordinary activities after finance costs but before exceptional items	340.20	508.11	60.05	1,301.04	839.59
8	Exceptional items	-	-	-	-	-
9	Profit from ordinary activities before tax	340.20	508.11	60.05	1,301.04	839.59
10	Tax Expenses					
	(a) Current Tax	85.00	100.00	11.00	270.00	166.00
	(b) Deferred Tax	(1.40)	0.10	(0.04)	(1.10)	0.36
	(c) Earlier Years Tax	-	-	4.95	-	4.95
11	Net Profit from ordinary activities after tax	256.60	408.01	44.14	1,032.14	668.28
12	Paid-up equity share capital (Face Value : Rs. 10 per share)	997.58	997.58	997.58	997.58	997.58
13	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	6,201.46	5,288.32
14	Basic and Diluted Earning per share in Rs. (not Annualised)	2.57	4.08	0.44	10.32	6.70
Part - II						
15	Public shareholding					
	- Number of shares	2718071	2718071	2765519	2718071	2765519
	- Percentage of shareholding	27.25	27.25	27.72	27.25	27.72
16	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 and 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	7257729	7257729	7210281	7257729	7210281
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	72.75	72.75	72.28	72.75	72.28
	- Percentage of shares (as a % of the total share capital of the company)	100	100	100	100	100

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER & YEAR ENDED 31ST MARCH 2015

SEGMENTWISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER & YEAR ENDED 31st MARCH 2015						
Part - II	Particulars	Quarter Ended			(Rs. in Lacs)	
					Year Ended	Year Ended
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		Audited	Unaudited	Audited	(Audited)	(Audited)
Segment Revenue						
Finance		191.89	158.43	163.50	638.42	576.15
Constructions		387.19	532.97	-	1,282.33	779.86
Total		578.58	691.40	163.50	1,920.75	1,356.01
Segment Results						
Finance		144.65	134.48	129.99	512.69	433.26
Constructions		223.78	265.39	(3.27)	860.92	515.57
Total		368.43	520.87	126.72	1,373.61	948.83
Less : - Unallocated Expenses net of Income		28.23	12.76	66.67	72.57	109.24
Profit before Tax		340.20	508.11	60.05	1,301.04	839.59
Capital Employed						
Finance		5,438.55	5,108.01	4,250.72	5,438.55	4,250.72
Constructions		1,868.46	1,974.92	2,115.41	1,868.46	2,115.41
Total		7,307.01	7,082.93	6,366.13	7,307.01	6,366.13

Particulars	3 months ended (31.03.2015)	
INVESTOR COMPLAINTS		
Pending at the beginning of the quarter		NIL
Received during the quarter		3
Disposed of during the quarter		3
Remaining unresolved at the end of the quarter		NIL

- Above Audited Financial Results were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their meeting held on 27th May 2015.
- The Board of Directors have recommended dividend @ of 10% i.e. Rs.1/- per equity share of the face value of Rs.10/- for the year 2014-15.
- The main activities of the Company includes Finance & Construction.
- The figures of last quarter are the balancing figures between audited figures in respect of full Financial Year and the published year to date figures upto the third quarter of the current financial year.
- Previous year figures have been regrouped wherever necessary.

For CORAL INDIA FINANCE & HOUSING LIMITED

NAVIN B DOSHI
Managing Director

Date : - 27th May 2015
Place : - Mumbai