



CORAL INDIA FINANCE AND HOUSING LIMITED

3rd NOVEMBER, 2015

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

Dear Sir,

Ref: Scrip Code No. CORALFINAC

REG: UNAUDITED FINANCIAL RESULTS FOR THE QUARTER YEAR ENDED 30th
SEPTEMBER 2015

Enclosed please find herewith copy of the unaudited financial results of the Company for the quarter year ended 30th September, 2015. The unaudited financial results have been taken on record by the Board of Directors of the Company at their meeting held on Tuesday, 3rd November, 2015 at 3.00 P.M at Registered Office of Company. The results are being 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 DOSHI
DIRECTOR
DIN(00232287)

ENCL: AS ABOVE

CORAL INDIA FINANCE & HOUSING LTD.
REGD. OFFICE: 4TH FLOOR, DALAMAL HOUSE, NARIMAN POINT, MUMBAI : 400021
CIN NO.167190MH1995PLC084306

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPT 2015

Part - I		Quarter Ended			Half Year Ended		(Rs. in Lacs)
Particulars		30.09.2015	30/06/2015	30.09.2014	30.09.2015	30.09.2014	Year Ended
(Refer Notes Below)		(Reviewed)			(Reviewed)		Audited
1	Income from operations						
	(a) Net sales/income from operations	314.95	218.04	506.72	532.99	650.77	1920.75
	(b) Other operating income	7.41	0.02	0.25	7.43	0.25	16.24
	Total income from operations	322.36	218.06	506.97	540.42	651.02	1936.99
2	Expenses						
	(a) Cost of materials consumed	0	0	0	0	0	0.00
	(b) Purchases of stock-in-trade	0	0	0	0	0	0.00
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	23.49	0	103.91	23.49	103.91	403.23
	(d) Employee benefits expense	21.76	21.41	16.96	43.17	33.12	71.57
	(e) Depreciation and amortisation expense	4.37	4.38	3.95	8.75	7.89	18.7
	(f) Other expenses	59.42	23.66	34.00	83.08	52.83	141.89
	Total expenses	109.04	49.45	158.82	158.49	197.75	635.39
3	Profit from operations before other income, finance costs and exceptional items.	213.32	168.61	348.15	381.93	453.27	1301.60
4	Other income						
5	Profit from ordinary activities before finance costs and exceptional items	213.32	168.61	348.15	381.93	453.27	1301.60
6	Finance costs	0.01	0.09	0.04	0.11	0.51	0.56
7	Profit from ordinary activities after finance costs but before exceptional items	213.31	168.52	348.11	381.82	452.76	1301.04
8	Exceptional items						
9	Profit from ordinary activities before tax	213.31	168.52	348.11	381.82	452.76	1301.04
10	Tax Expenses						
	(a) Current Tax	45.00	30.00	65.00	75.12	85.00	270.00
	(b) Deferred Tax	0.25	0.25	0.10	0.50	0.20	-1.10
	(c) Earlier Years Tax		0.12		0.00	0.00	0.00
11	Net Profit from ordinary activities after tax	168.06	138.15	283.01	306.20	367.56	1032.14
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	0	0	0	0	0	6201.46
14	Basic and Diluted Earning per share in Rs. (not Annualised)	1.68	1.38	2.83	3.06	3.68	10.32
Part - II							
15	Public shareholding						
	- Number of shares	2598071	2598071	2721147	2598071	2721147	2718071
	- Percentage of shareholding	26.04	26.04	27.28	26.04	27.28	27.25
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	7377729	7377729	7254653	7377729	7254653	7257729
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	73.96	73.96	72.72	73.96	72.72	72.75
	- 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 30TH SEPT 2015

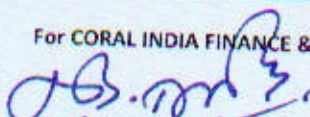
Part - II		Quarter Ended			Half Year Ended		(Rs. in Lacs)
Particulars		30.09.2015	30/06/2015	30.09.2014	30.09.2015	30.09.2014	Year Ended
		(Reviewed)			(Reviewed)		(Audited)
Segment Revenue							
	Investment	226.05	218.04	144.55	444.09	288.60	638.42
	Constructions	88.90	0.00	362.17	88.90	362.17	1282.33
	Total	314.95	218.04	506.72	532.99	650.77	1920.75
Segment Results							
	Investment	173.74	187.78	110.95	361.51	233.56	512.69
	Constructions	62.49	0.00	250.75	62.49	250.75	860.92
	Total	236.23	187.78	361.70	424.00	484.31	1,373.61
	Add / Less : - Unallocated Expenses net of Income	-22.92	-19.26	-13.59	-42.18	-31.55	-72.57
	Profit Before Tax	213.31	168.52	348.11	381.82	452.76	1,301.04
Capital Employed							
	Investment	5,548.16	5,532.10	4,635.40	5,548.16	4,635.40	5,438.55

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(Rs. In Lacs)

Sr. No.	Particulars	As at 30.09.2015	As at 31.03.2015
		(Reviewed)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	1,041.74	1,041.74
	(b) Reserves and surplus	6,507.66	6,201.46
	Sub-total - Shareholders' funds	7,549.40	7,243.19
2	Share application money pending allotment		
3	Non-current liabilities		
	(a) Long-term borrowings	0.00	0.00
	(b) Deferred tax liabilities (net)	26.60	26.10
	(c) Other long-term liabilities	308.31	276.85
	(d) Long-term provisions	0.00	13.96
	Sub-total - Non-current liabilities	334.91	316.92
4	Current liabilities		
	(a) Short-term borrowings	0.00	0.00
	(b) Trade payables	59.16	41.64
	(c) Other current liabilities	78.10	143.56
	(d) Short-term provisions	478.61	555.71
	Sub-total - Current liabilities	615.87	740.91
	TOTAL - EQUITY AND LIABILITIES	8,500.17	8,301.02
B	ASSETS		
1	Non-current assets		
	Fixed Assets		
	(a) Tangible Assets	251.27	259.96
	(b) Intangible Assets	0.16	0.22
	(c) Capital Work in progress	480.93	384.64
	(d) Non-current investments	3,545.40	2,526.56
	(e) Long-term loans and advances	2,845.55	2,792.07
	(f) Other non-current assets	13.97	40.04
	Sub-total - Non-current assets	7,137.28	6,003.50
2	Current assets		
	(a) Current investments		
	(b) Inventories	1,258.42	1,281.91
	(c) Trade receivables	21.27	11.47
	(d) Cash and cash equivalents	43.52	974.54
	(e) Short-term loans and advances	39.69	29.60
	(f) Other current assets	-	0.00
	Sub-total - Current assets	1,362.89	2,297.52
	TOTAL - ASSETS	8,500.17	8,301.02

For CORAL INDIA FINANCE & HOUSING LTD.


NAVIN B DOSHI
Managing Director
(DIN.00232287)

Place:- MUMBAI

Date :- 3rd November 2015