

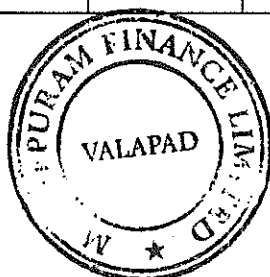
(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR QUARTER ENDED DECEMBER 31, 2014

SN	Particulars	Quarter ended			Nine month ended		Year ended
		31-Dec-14	30-Sep-14	31-Dec-13	31-Dec-14	31-Dec-13	31-Mar-14
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations						
	(a) Revenue from operations	51,079.50	50,011.90	52,600.30	146,387.60	162,329.40	207,592.30
	(b) Other operating income	493.40	272.10	886.70	1,101.50	5,314.60	2,450.50
	Total income from operations	51,572.90	50,284.00	53,487.00	147,489.10	167,644.00	210,042.80
2	Expenses						
	(a) Employee benefits expenses	7,867.40	7,298.30	8,171.00	23,137.60	24,206.00	32,354.70
	(b) Depreciation and amortisation expense	1,313.50	1,391.80	1,577.60	4,172.40	4,959.10	6,389.50
	(c) Advertisement expenses	1,023.20	933.50	1,267.90	3,026.40	2,996.90	4,287.90
	(d) Rent	2,284.50	2,307.80	2,125.00	6,843.60	6,380.10	8,572.10
	(e) Security charges	1,289.80	1,705.90	1,744.50	4,766.00	5,353.10	7,148.30
	(f) Provisions and write offs	102.20	1,181.00	316.60	1,974.20	6,630.10	4,686.70
	(g) Other expenses	2,864.40	2,638.60	2,740.50	8,107.10	7,882.90	10,775.00
	Total expenses	16,745.00	17,456.90	17,943.10	52,027.30	58,408.20	74,214.20
3	Profit from Operations before Other Income and finance costs (1-2)	34,827.90	32,827.10	35,543.90	95,461.80	109,235.80	135,828.60
4	Other income	70.90	174.40	18.90	458.00	111.20	1,136.50
5	Profit before finance costs (3+4)	34,898.80	33,001.50	35,562.80	95,919.80	109,347.00	136,965.10
6	Finance costs	22,628.20	21,386.50	24,743.40	65,356.90	79,999.40	102,660.10
7	Profit/(loss) after finance costs and before tax (5-6)	12,270.60	11,615.00	10,819.40	30,562.90	29,347.60	34,305.00
8	Tax expenses	4,207.10	3,972.30	3,713.50	10,458.00	9,983.70	11,703.90
9	Net Profit/(loss) after tax (7-8)	8,063.50	7,642.70	7,105.90	20,104.90	19,363.90	22,601.10
10	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10
11	Reserves excluding Revaluation Reserve						232,353.20
12	Earnings per share (of Rs.2/- each)						
	(a) Basic	0.96	0.91	0.84	2.39	2.30	2.69
	(b) Diluted	0.96	0.91	0.84	2.39	2.30	2.69
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	

PART II

A	PARTICULARS OF SHAREHOLDING	Quarter ended			Nine month ended		Year ended
		31-Dec-14	30-Sep-14	31-Dec-13	31-Dec-14	31-Dec-13	31-Mar-14
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Public share holding						
	- Number of shares	570,669,280	571,978,435	575,793,735	570,669,280	575,793,735	575,793,735
	- Percentage of shareholding	67.84%	67.99%	68.45%	67.84%	68.45%	68.45%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	3,060,000	3,060,000	8,060,000	3,060,000	8,060,000	3,060,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.13%	1.14%	3.04%	1.13%	3.04%	1.15%
	- Percentage of shares (as a % of the total share capital of the company)	0.36%	0.36%	0.96%	0.36%	0.96%	0.36%
	b) Non- encumbered						
	- Number of shares	267,477,856	266,168,701	257,353,401	267,477,856	257,353,401	262,353,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.87%	98.86%	96.96%	98.87%	96.96%	98.85%
	- Percentage of shares (as a % of the total share capital of the company)	31.80%	31.65%	30.59%	31.80%	30.59%	31.19%



B INVESTOR COMPLAINTS

Particulars	Quarter ended
	31-Dec-14
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 The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on February 3, 2015 and has been subject to a 'Limited Review' by the statutory auditors of the Company.
- 2 The Company primarily operates in the business of "Gold loan" and accordingly operates in one reportable segment in terms of Accounting Standard 17.
- 3 The Board of Directors declared an interim dividend of Rs.0.45 per equity share having face value of Rs 2/each.
- 4 Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current periods/year's presentation.

By order of the Board

V.P.Nandakumar
Managing Director & CEO

Place : Valapad, Thrissur
Date : February 3, 2015

