

(Rupees in lakhs except EPS data)

STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2016

PART I: SN	Particulars	Consolidated Results												Standalone Results				
		Quarter Ended			Nine Month ended			Year Ended			Quarter Ended			Nine Month ended			Year Ended	
		31-Dec-16 Unaudited	30-Sep-16 Unaudited	31-Dec-15 Unaudited	31-Dec-16 Unaudited	31-Dec-15 Unaudited	31-Mar-16 Audited	31-Dec-16 Unaudited	31-Dec-15 Unaudited	30-Sep-16 Unaudited	31-Dec-16 Unaudited	31-Dec-15 Unaudited	31-Mar-16 Audited	31-Dec-16 Unaudited	31-Dec-15 Unaudited	31-Mar-16 Audited		
1	Income from operations (a) Revenue from operations (b) Other operating income Total income from operations	89,773.20 278.20 90,051.40	83,929.30 296.30 84,225.60	61,300.30 319.90 61,620.20	248,036.50 853.20 248,889.70	169,864.60 911.60 170,776.20	234,896.30 1,126.80 236,023.10	78,845.20 193.40 79,038.60	75,150.20 242.00 75,392.20	57,089.00 301.30 57,390.30	221,148.60 681.90 221,830.50	160,016.50 833.80 160,850.30	220,266.80 1,041.00 221,307.80					
2	Expenses (a) Employee benefits expenses (b) Depreciation and amortisation expense (c) Advertisement expenses (d) Rent (e) Security charges (f) Provisions and write offs (g) Other expenses Total expenses	12,520.40 1,591.40 734.40 2,834.60 1,689.90 3,517.40 4,480.00 27,368.10	13,116.70 1,559.60 1,706.30 2,765.40 251.20 1,752.70 4,587.10 25,739.00	11,227.70 1,437.40 1,419.00 2,561.60 1,121.90 966.40 3,989.50 22,723.50	37,603.90 4,699.10 3,455.70 8,342.40 2,229.40 6,859.60 13,357.90 76,548.00	31,865.70 4,011.20 4,686.60 7,447.60 3,562.80 2,958.30 10,835.00 65,367.20	43,009.00 5,578.10 5,702.20 10,058.80 4,354.70 4,233.50 14,356.70 87,293.00	10,308.80 1,456.00 733.70 2,602.30 1,688.30 2,794.70 3,595.70 23,179.50	11,016.23 1,460.80 1,704.80 2,583.10 249.60 1,338.50 3,789.60 22,142.63	10,148.60 1,363.60 1,401.60 2,473.00 1,121.30 664.70 3,584.40 20,757.20	31,682.70 4,389.10 3,451.60 7,778.00 2,225.50 5,476.00 11,127.50 66,130.40	29,549.00 3,862.50 4,659.90 7,282.60 3,559.80 2,337.90 9,928.60 61,180.30	29,549.00 3,862.50 4,659.90 7,282.60 3,559.80 2,337.90 9,928.60 61,180.30	39,621.60 5,308.90 5,671.00 9,799.80 4,350.50 3,247.20 13,212.20 81,211.20				
3	Profit from Operations before Other Income, finance costs and exceptional items(1-2)	62,683.30	58,486.60	38,896.70	172,341.70	105,409.00	148,730.10	55,859.10	53,249.57	36,633.10	155,700.10	99,670.00	140,096.60					
4	Other income	468.40	615.40	297.10	1,451.60	798.80	1,100.40	32.10	69.93	54.20	102.80	127.10	181.10					
5	Profit before finance costs and exceptional items (3+4)	63,151.70	59,102.00	39,193.80	173,793.30	106,207.80	149,830.50	55,891.20	53,319.50	36,687.30	155,802.90	99,797.10	140,277.70					
6	Finance costs	31,741.90	29,592.00	23,451.70	87,828.70	71,267.20	94,739.00	26,799.60	25,970.50	21,633.90	76,212.10	66,933.80	88,386.50					
7	Profit after finance costs and before exceptional items (5-6)	31,409.80	29,510.00	15,742.10	85,964.60	34,940.60	55,091.50	29,091.60	27,349.00	15,053.40	79,590.80	32,863.30	51,891.20					
8	Exceptional items	-	-	-	-	-	253.20	-	-	-	-	-	-					
9	Profit before tax (7-8)	31,409.80	29,510.00	15,742.10	85,964.60	34,940.60	54,838.30	29,091.60	27,349.00	15,053.40	79,590.80	32,863.30	51,891.20					
10	Tax expenses	11,048.50	10,155.30	5,636.80	30,116.00	12,483.00	19,322.50	10,103.20	9,379.40	5,327.00	27,708.30	11,623.20	18,166.90					
11	Net Profit after tax (9-10)	20,361.30	19,354.70	10,105.30	55,848.60	22,457.60	35,515.80	18,988.40	17,969.60	9,726.40	51,882.50	21,240.10	33,724.30					
12	Minority interest	107.30	115.10	71.20	321.70	190.80	179.00	-	-	-	-	-	-					
13	Net profit (11-12)	20,254.00	19,239.60	10,034.10	55,526.90	22,266.80	35,336.80	18,988.40	17,969.60	9,726.40	51,882.50	21,240.10	33,724.30					
14	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,832.20	16,831.50	16,824.10	16,832.20	16,824.10	16,824.10	16,832.20	16,831.50	16,824.10	16,832.20	16,824.10	16,824.10					
15	Reserves excluding Revaluation Reserve						258,951.20						256,856.70					
	Earnings per share (of Rs.2/- each)																	
	(a) Basic	2.41	2.29	1.19	6.60	2.65	4.20	2.26	2.14	1.16	6.17	2.52	4.01					
	(b) Diluted	2.41	2.29	1.19	6.60	2.65	4.20	2.26	2.14	1.16	6.16	2.52	4.01					
	(Not annualised)		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)						

NOTES :

- 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 8, 2017. The above results have been subjected to Limited Review by the statutory auditors.
- 2 The Group operates in a single reportable segment i.e., financing, which has similar risks and returns for the purpose of AS 17 on 'Segment Reporting'. The Group operates in a single geographical segment i.e., domestic.
- 3 The Board of Directors declared an Interim dividend of Rs.0.50 per equity share having face value of Rs. 2/each.
- 4 Previous period's/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's presentation.

By order of the Board

Place : Valapad, Thrissur
Date : February 8, 2017

V.P.Nandakumar
Managing Director & CEO