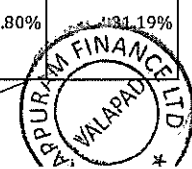


**PART I: STATEMENT OF AUDITED FINANCIAL RESULTS FOR YEAR ENDED MARCH 31, 2015**

SN	Particulars	Standalone Quarter ended			Standalone Year ended		Consolidated Year ended	
		31-Mar-15	31-Dec-14	31-Mar-14	31-Mar-15	31-Mar-14	31-Mar-15	31-Mar-14
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
1	Income from operations							
	(a) Revenue from operations	49,409.00	51,079.50	45,262.90	195,796.60	207,592.30	196,824.70	207,595.70
	(b) Other operating income	675.20	493.40	480.80	1,776.70	2,450.50	1,817.50	2,450.50
	<b>Total income from operations</b>	<b>50,084.20</b>	<b>51,572.90</b>	<b>45,743.70</b>	<b>197,573.30</b>	<b>210,042.80</b>	<b>198,642.20</b>	<b>210,046.20</b>
2	Expenses							
	(a) Employee benefits expenses	7,953.80	7,867.40	8,148.70	31,091.40	32,354.70	31,453.70	32,354.70
	(b) Depreciation and amortisation expense	1,215.70	1,313.50	1,430.40	5,388.10	6,389.50	5,402.30	6,389.50
	(c) Advertisement expenses	1,437.50	1,023.20	1,291.00	4,463.90	4,287.90	4,464.20	4,287.90
	(d) Rent	2,255.90	2,284.50	2,192.00	9,099.50	8,572.10	9,114.60	8,572.10
	(e) Security charges	993.30	1,289.80	1,795.20	5,759.30	7,148.30	5,759.30	7,148.30
	(f) Provisions and write offs	771.60	102.20	604.70	2,745.80	4,686.70	2,812.10	4,686.70
	(g) Other expenses	2,929.10	2,864.40	2,892.10	11,036.20	10,775.00	11,227.80	10,780.90
	<b>Total expenses</b>	<b>17,556.90</b>	<b>16,745.00</b>	<b>18,354.10</b>	<b>69,584.20</b>	<b>74,214.20</b>	<b>70,234.00</b>	<b>74,220.10</b>
3	Profit from Operations before Other Income and finance costs (1-2)	32,527.30	34,827.90	27,389.60	127,989.10	135,828.60	128,408.20	135,826.10
4	Other income	62.70	70.90	228.50	520.70	1,136.50	700.50	1,136.50
5	Profit before finance costs (3+4)	32,590.00	34,898.80	27,618.10	128,509.80	136,965.10	129,108.70	136,962.60
6	Finance costs	21,910.10	22,628.20	22,660.70	87,267.00	102,660.10	87,741.40	102,660.10
7	Profit/(loss) after finance costs and before tax (5-6)	10,679.90	12,270.60	4,957.40	41,242.80	34,305.00	41,367.30	34,302.50
8	Tax expenses	3,711.60	4,207.10	1,720.20	14,169.60	11,703.90	14,219.60	11,704.40
9	Net Profit/(loss) after tax (7-8)	6,968.30	8,063.50	3,237.20	27,073.20	22,601.10	27,147.70	22,598.10
10	Minority interest	-	-	-	-	-	16.00	-
11	Net profit (9-10)	6,968.30	8,063.50	3,237.20	27,073.20	22,601.10	27,131.70	22,598.10
12	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	16,824.10
13	Reserves excluding Revaluation Reserve				245,912.90	232,353.20	246,455.80	232,350.20
14	Earnings per share (of Rs.2/- each)							
	(a) Basic	0.83	0.96	0.38	3.22	2.69	3.23	2.69
	(b) Diluted	0.83	0.96	0.38	3.22	2.69	3.23	2.69
		(Not annualised)	(Not annualised)	(Not annualised)				

**PART II**

A	PARTICULARS OF SHAREHOLDING	Standalone Quarter ended			Standalone Year ended		Consolidated Year ended	
		31-Mar-15	31-Dec-14	31-Mar-14	31-Mar-15	31-Mar-14	31-Mar-15	31-Mar-14
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
1	Public share holding							
	- Number of shares	570,669,280	570,669,280	575,793,735	570,669,280	575,793,735	570,669,280	575,793,735
	- Percentage of shareholding	67.84%	67.84%	68.45%	67.84%	68.45%	67.84%	68.45%
2	Promoters and Promoter Group Shareholding							
	a) Pledged / Encumbered							
	- Number of shares	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000
	- Percentage of shares	1.13%	1.13%	1.15%	1.13%	1.15%	1.13%	1.15%
	(as a % of the total shareholding of the promoter and promoter group)							
	- Percentage of shares	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	(as a % of the total share capital of the company)							
	b) Non- encumbered							
	- Number of shares	267,477,856	267,477,856	262,353,401	267,477,856	262,353,401	267,477,856	262,353,401
	- Percentage of shares	98.87%	98.87%	98.85%	98.87%	98.85%	98.87%	98.85%
	(as a % of the total shareholding of the promoter and promoter group)							
	- Percentage of shares	31.80%	31.80%	31.19%	31.80%	31.19%	31.80%	31.19%
	(as a % of the total share capital of the company)							



**B INVESTOR COMPLAINTS**

Particulars	Quarter ended 31-Mar-15
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

**NOTES :**

**1.Statement of Assets and Liabilities**

SN	Particulars	Standalone		Consolidated	
		As at 31-Mar-15	As at 31-Mar-14	As at 31-Mar-15	As at 31-Mar-14
<b>A</b>	<b>EQUITY AND LIABILITIES</b>				
<b>1</b>	<b>SHAREHOLDERS' FUNDS</b>				
	Share Capital	16,824.10	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	245,912.90	232,353.20	246,455.80	232,350.20
	<b>Sub-total - Shareholders' funds</b>	<b>262,737.00</b>	<b>249,177.30</b>	<b>263,279.90</b>	<b>249,174.30</b>
<b>2</b>	Minority Interest	-	-	1,538.70	-
<b>3</b>	Preference shares in subsidiary held by minority shareholders	-	-	500.00	-
<b>4</b>	<b>Non-current Liabilities</b>				
	Long term borrowings	155,029.00	145,463.60	164,191.40	145,463.60
	Other long term liabilities	10,938.90	27,256.30	10,939.30	27,256.30
	Long term provisions	-	-	72.20	-
	<b>Sub-total- Non- Current Liabilities</b>	<b>165,967.90</b>	<b>172,719.90</b>	<b>175,202.90</b>	<b>172,719.90</b>
<b>5</b>	<b>Current Liabilities</b>				
	Short-term borrowings	529,976.50	521,279.30	529,976.50	521,279.30
	Trade payables	2,421.40	3,634.00	2,592.20	3,634.30
	Other current liabilities	167,345.80	127,077.40	183,491.50	127,077.40
	Short term provisions	4,769.40	9,950.30	5,046.20	9,961.00
	<b>Sub-total- Current Liabilities</b>	<b>704,513.10</b>	<b>661,941.00</b>	<b>721,106.40</b>	<b>661,952.00</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>1,133,218.00</b>	<b>1,083,838.20</b>	<b>1,161,627.90</b>	<b>1,083,846.20</b>
<b>B</b>	<b>ASSETS</b>				
<b>1</b>	<b>Non- Current assets</b>				
	Fixed assets	17,231.80	20,185.70	17,365.20	20,185.70
	Goodwill on consolidation	-	-	3,298.50	479.70
	Non-current investments	16,764.20	2,135.90	505.30	500.30
	Deferred tax assets (net)	2,961.70	2,889.70	3,097.80	2,889.70
	Long-term loans and advances	8,582.50	5,487.60	15,756.10	5,487.60
	Other Non current assets	13,122.60	13,642.20	14,758.80	13,642.20
	<b>Sub-total- Non- Current assets</b>	<b>58,662.80</b>	<b>44,341.10</b>	<b>54,781.70</b>	<b>43,185.20</b>
<b>2</b>	<b>Current Assets</b>				
	Current investments	21,182.00	79,060.40	21,182.00	79,060.40
	Cash and bank balances	68,260.50	83,325.70	79,263.30	84,446.80
	Short-term loans and advances	926,914.80	818,708.80	946,457.70	818,709.80
	Other current assets	58,197.90	58,402.20	59,943.20	58,444.00
	<b>Sub-total- Current assets</b>	<b>1,074,555.20</b>	<b>1,039,497.10</b>	<b>1,106,846.20</b>	<b>1,040,661.00</b>
	<b>TOTAL ASSETS</b>	<b>1,133,218.00</b>	<b>1,083,838.20</b>	<b>1,161,627.90</b>	<b>1,083,846.20</b>

- 2 The above audited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 14, 2015.
- 3 The Company 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 Company operates in a single geographical segment i.e., domestic.
- 4 The Company has acquired 85% of equity share capital in Asirvad Micro Finance Private Limited in February 2015.
- 5 The Board of Directors declared an Interim dividend of Rs.0.45 per equity share having face value of Rs 2/each.
- 6 The figures for the quarter ended March 31, 2015 and March 31, 2014 have been derived as a balancing figure between the amounts as per the annual audited accounts and the year-to-date unaudited results upto December 31, 2014 and December 31, 2013 respectively.
- 7 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 : May 14, 2015

