

(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR QUARTER ENDED DECEMBER 31, 2013

SN	Particulars	Quarter ended	Quarter ended	Quarter ended	Nine month ended	Nine month ended	Year ended
		31-Dec-13 Unaudited	30-Sep-13 Unaudited	31-Dec-12 Unaudited	31-Dec-13 Unaudited	31-Dec-12 Unaudited	31-Mar-13 Audited
1	Income from operations						
	(a) Revenue from operations	52,600.30	51,878.66	59,316.80	1,62,329.40	1,92,773.10	2,24,654.10
	(b) Other operating income	886.70	2,871.76	333.20	5,314.60	978.20	1,305.10
	Total income from operations	53,487.00	54,750.42	59,650.00	1,67,644.00	1,93,751.30	2,25,959.20
2	Expenses						
	(a) Employee benefits expenses	8,171.00	7,667.14	8,034.86	24,206.00	25,127.76	34,093.20
	(b) Depreciation and amortisation expense	1,577.60	1,867.05	1,540.62	4,959.10	4,642.52	6,170.90
	(c) Advertisement expenses	1,267.90	891.75	570.18	2,996.90	1,953.48	2,936.90
	(d) Rent	2,125.00	2,145.83	1,918.85	6,380.10	6,622.15	8,500.80
	(e) Security charges	1,744.50	1,755.17	1,754.34	5,353.10	5,344.79	7,096.90
	(f) Bad debts and provision for doubtful debts & standard provision	316.60	622.91	235.63	6,630.10	2,127.10	8,281.90
	(g) Other expenses	2,740.50	2,633.85	2,313.84	7,882.90	7,660.22	9,892.24
	Total expenses	17,943.10	17,583.70	16,368.32	58,408.20	53,478.02	76,972.84
3	Profit from Operations before Other Income and finance costs (1-2)	35,543.90	37,166.72	43,281.68	1,09,235.80	1,40,273.28	1,48,986.36
4	Other income	18.90	35.94	83.56	111.20	565.96	612.60
5	Profit before finance costs (3+4)	35,562.80	37,202.66	43,365.24	1,09,347.00	1,40,839.24	1,49,598.96
6	Finance costs	24,743.40	26,693.22	30,908.50	79,999.40	89,050.00	1,18,948.60
7	Profit after finance costs and before tax (5-6)	10,819.40	10,509.44	12,456.74	29,347.60	51,789.24	30,650.36
8	Tax expenses	3,713.50	3,538.25	4,018.52	9,983.70	16,803.02	9,807.20
9	Net Profit after tax (7-8)	7,105.90	6,971.19	8,438.22	19,363.90	34,986.22	20,843.16
10	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,824.10	16,824.10	16,823.74	16,824.10	16,823.74	16,824.10
11	Reserves excluding Revaluation Reserve						2,27,467.30
12	Earnings per share (of Rs.2/- each)						
	(a) Basic	0.84	0.83	1.00	2.30	4.16	2.48
	(b) Diluted	0.84	0.83	1.00	2.30	4.16	2.48
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	

PART II

SELECT INFORMATION FOR THE QUARTER ENDED DECEMBER 31, 2013

S.No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Nine month ended	Nine month ended	Year ended
		31-Dec-13	30-Sep-13	31-Dec-12	31-Dec-13	31-Dec-12	31-Mar-13
A	PARTICULARS OF SHAREHOLDING						
1	Public share holding						
	- Number of shares	57,57,93,735	57,57,93,735	57,57,73,735	57,57,93,735	57,57,73,735	57,57,73,735
	- Percentage of shareholding	68.45%	68.45%	68.45%	68.45%	68.45%	68.45%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	80,60,000	2,80,60,000	6,20,60,000	80,60,000	6,20,60,000	3,60,60,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	3.04%	10.57%	23.38%	3.04%	23.38%	13.59%
	- Percentage of shares (as a % of the total share capital of the company)	0.96%	3.34%	7.38%	0.96%	7.38%	4.29%
	b) Non-encumbered						
	- Number of shares	25,73,53,401	23,73,53,401	20,33,53,401	25,73,53,401	20,33,53,401	22,93,53,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	96.96%	89.43%	76.62%	96.96%	76.62%	86.41%
	- Percentage of shares (as a % of the total share capital of the company)	30.59%	28.21%	24.17%	30.59%	24.17%	27.26%



S.No.	Particulars	Quarter ended
B	INVESTOR COMPLAINTS	31-Dec-13
	Pending at the beginning of the Quarter	
	Received during the Quarter	NIL
	Disposed of during the quarter	6
	Remaining unresolved at the end of the quarter	6
		NIL

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 07, 2014 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 no segment reporting is applicable.
- 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.

Place : Valapad
Date : February 07, 2014

By order of the Board

V.P.Nandakumar
Managing Director & CEO

