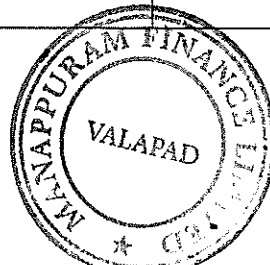


(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF AUDITED FINANCIAL RESULTS FOR QUARTER AND YEAR ENDED MARCH 31, 2014

SN	Particulars	Standalone Quarter ended			Standalone Year ended		Consolidated Year ended
		31-Mar-14 Audited	31-Dec-13 Unaudited	31-Mar-13 Audited	31-Mar-14 Audited	31-Mar-13 Audited	31-Mar-14 Audited
1	Income from operations						
	(a) Revenue from operations	45,262.90	52,600.30	31,880.98	207,592.30	224,654.10	207,595.70
	(b) Other operating income	480.80	214.00	326.84	2,450.50	1,305.10	2,450.50
	Total income from operations	45,743.70	52,814.30	32,207.82	210,042.80	225,959.20	210,046.20
2	Expenses						
	(a) Employee benefits expenses	8,148.70	8,171.00	9,049.10	32,354.70	34,216.70	32,354.70
	(b) Depreciation and amortisation expense	1,430.40	1,577.60	1,528.38	6,389.50	6,170.90	6,389.50
	(c) Advertisement expenses	1,291.00	1,267.90	983.42	4,287.90	2,936.90	4,287.90
	(d) Rent	2,192.00	2,125.00	1,878.65	8,572.10	8,500.80	8,572.10
	(e) Security charges	1,795.20	1,744.50	1,752.11	7,148.30	7,096.90	7,148.30
	(f) Bad debts and provision for doubtful debts & standard provision	604.70	22.70	6,223.54	4,686.70	8,281.90	4,686.70
	(g) Other expenses	2,892.10	2,740.50	2,163.54	10,775.00	9,892.24	10,780.90
	Total expenses	18,354.10	17,649.20	23,578.74	74,214.20	77,096.34	74,220.10
3	Profit from Operations before Other Income and finance costs (1-2)	27,389.60	35,165.10	8,629.08	135,828.60	148,862.86	135,826.10
4	Other income	228.50	397.70	130.64	1,136.50	736.10	1,136.50
5	Profit before finance costs (3+4)	27,618.10	35,562.80	8,759.72	136,965.10	149,598.96	136,962.60
6	Finance costs	22,660.70	24,743.40	29,898.60	102,660.10	118,948.60	102,660.10
7	Profit/(loss) after finance costs and before tax (5-6)	4,957.40	10,819.40	(21,138.88)	34,305.00	30,650.36	34,302.50
8	Tax expenses	1,720.20	3,713.50	(6,995.82)	11,703.90	9,807.20	11,704.40
9	Net Profit/(loss) after tax (7-8)	3,237.20	7,105.90	(14,143.06)	22,601.10	20,843.16	22,598.10
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				236,781.90	227,467.30	236,778.90
12	Earnings per share (of Rs.2/- each)						
	(a) Basic	0.38	0.84	(1.68)	2.69	2.48	2.69
	(b) Diluted	0.38	0.84	(1.68)	2.69	2.48	2.69
		(Not annualised)	(Not annualised)	(Not annualised)			

PART II		Standalone quarter ended			Standalone year ended		Consolidated year ended
		31-Mar-14 Audited	31-Dec-13 Unaudited	31-Mar-13 Audited	31-Mar-14 Audited	31-Mar-13 Audited	31-Mar-14 Audited
A	PARTICULARS OF SHAREHOLDING						
1	Public share holding						
	- Number of shares	575,793,735	575,793,735	575,793,735	575,793,735	575,793,735	575,793,735
	- 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	3,060,000	8,060,000	36,060,000	3,060,000	36,060,000	3,060,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.15%	3.04%	13.59%	1.15%	13.59%	1.15%
	- Percentage of shares (as a % of the total share capital of the company)	0.36%	0.96%	4.29%	0.36%	4.29%	0.36%
	b) Non-encumbered						
	- Number of shares	262,353,401	257,353,401	229,353,401	262,353,401	229,353,401	262,353,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.85%	96.96%	86.41%	98.85%	86.41%	98.85%
	- Percentage of shares (as a % of the total share capital of the company)	31.19%	30.59%	27.26%	31.19%	27.26%	31.19%



B INVESTOR COMPLAINTS

Particulars	Quarter ended
	31-Mar-14
Pending at the beginning of the Quarter	NIL
Received during the Quarter	5
Disposed of during the quarter	5
Remaining unresolved at the end of the quarter	NIL

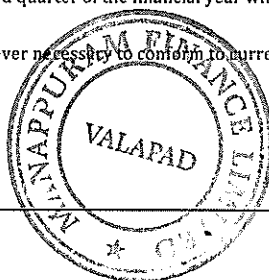
NOTES :

1. Statement of Assets and Liabilities

S. No.	Particulars	Standalone		Consolidated
		As at 31-Mar-14	As at 31-Mar-13	As at 31-Mar-14
A	EQUITY AND LIABILITIES			
1	SHAREHOLDERS' FUNDS			
	Share Capital	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	232,353.20	227,467.30	232,350.20
	Sub-total - Shareholders' funds	249,177.30	244,291.40	249,174.30
2	Non-current Liabilities			
	Long term borrowings	145,463.60	136,116.20	145,463.60
	Other long term liabilities	27,256.30	5,244.80	27,256.30
	Sub-total- Non- Current Liabilities	172,719.90	141,361.00	172,719.90
3	Current Liabilities			
	Short-term borrowings	521,279.30	682,800.40	521,279.30
	Trade payables	3,634.00	4,163.30	3,634.30
	Other current liabilities	127,077.40	192,471.40	127,077.40
	Short term provisions	9,950.30	7,697.10	9,961.00
	Sub-total- Current Liabilities	661,941.00	887,132.20	661,952.00
	TOTAL - EQUITY AND LIABILITIES	1,083,838.20	1,272,784.60	1,083,846.20
B	ASSETS			
1	Non- Current assets			
	Fixed assets	20,185.70	24,120.60	20,185.70
	Goodwill on consolidation	-	-	479.70
	Non-current investments	2,135.90	500.30	500.30
	Deferred tax assets (net)	2,889.70	4,683.10	2,889.70
	Long-term loans and advances	5,487.60	4,281.60	5,487.60
	Other Non current assets	13,642.20	15,298.10	13,642.20
	Sub-total- Non- Current assets	44,341.10	48,883.70	43,185.20
2	Current Assets			
	Current investments	79,060.40	69,257.00	79,060.40
	Cash and bank balances	83,325.70	88,360.80	84,446.80
	Short-term loans and advances	818,708.80	999,859.30	818,709.80
	Other current assets	58,402.20	66,423.80	58,444.00
	Sub-total- Current assets	1,039,497.10	1,223,900.90	1,040,661.00
	TOTAL ASSETS	1,083,838.20	1,272,784.60	1,083,846.20

- The above audited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 15, 2014.
- The Company primarily operates in the business of "Gold loan" and accordingly operates in one reportable segment in terms of Accounting Standard 17.
- The Company has acquired 100% shareholding in Milestone Housing Finance Private Limited on March 12, 2014 and consequently, the Company has presented the consolidated results and consolidated summary of assets and liabilities as at March 31, 2014 for the first time. Accordingly, no comparative figures have been presented.
- The Board of Directors proposed final dividend of Rs 0.45 per equity share having face value of Rs 2/- each.
- The figures of the last quarter are the balancing figures between audited figures in respect of full financial year upto March 31, 2014 and the unaudited published year-to-date figures upto December 31, 2013, being the date of the end of the third quarter of the financial year which were subjected to limited review.
- Previous periods'/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's presentation.

Place : Valapad, Thrissur
Date : May 15, 2014



By order of the Board
V.P.Nandakumar
Managing Director & CEO