



CORAL HOUSING FINANCE LIMITED

E-mail : cs@coralhousing.in • Website : www.coralhousing.in • CIN : L67190MH1995PLC084306

12th February, 2019

To,
The Manager
Corporate Relations Department,
BSE Limited
Corporate Relations Department,
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400 001
Scrip Code No.: 531556

To,
The Manager
Corporate Relationship Department
National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400 051
Symbol: CORALFINAC

Sir/Madam,

Subject: Submission of Unaudited Standalone Financial Results of the Company for FY 2018-19

Shriyanki



CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021.

Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3911 • Fax : 2282 5753

E-mail : cs@coralhousing.in • Website : www.coralhousing.in • CIN : L67190MH1995PLC084306

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER - 2018

Part - I		(Rs. In Lakhs except figures of EPS)					
	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	(Refer Notes Below)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations						
	(a) Revenue from operations	399.47	389.03	686.67	1,130.54	1,851.47	2,209.15
	(b) Other Operating Income	(37.69)	18.73	-	3.22	-	89.24
	Total income from operations	361.78	407.76	686.67	1,133.76	1,851.47	2,298.39
2	Expenses						
	(a) Cost of materials consumed						
	(b) Purchases of stock-in-trade						
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	24.61	24.62	49.23	73.84	140.22	180.16
	(d) Employee benefits expense	28.46	29.61	30.41	87.68	85.64	116.31
	(e) Finance costs	0.12	0.10	0.08	0.27	0.24	0.50
	(f) Depreciation and amortisation expense	5.01	5.01	4.71	15.04	14.13	18.43
	(g) Other expenses	55.41	67.99	34.73	186.92	202.47	285.55
	Total expenses	113.61	127.33	119.16	363.75	442.70	600.95
3	Profit before Exceptional Items & Tax	248.17	280.43	567.52	770.01	1,408.77	1,697.44
4	Exceptional items	-	-	-	-	-	-
5	Profit before tax (3-4)	248.17	280.43	567.52	770.01	1,408.77	1,697.44
6	Tax Expense						
	(a) Current Tax	48.00	49.00	127.00	145.00	282.00	350.00
	(b) Deferred Tax	(0.25)	(0.25)	(0.35)	(0.75)	(1.05)	(1.27)
	Total tax expenses	47.75	48.75	126.65	144.25	280.95	348.73
7	Profit for the period (5-6)	200.42	231.68	440.87	625.76	1,127.82	1,348.71
8	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	245.85	(1,072.57)	594.03	(2,073.59)	1225.25	(1,441.14)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
9	Total Comprehensive Income for the period (7+8) (Comprising Profit (Loss) and Other Comprehensive Income for the period)	446.27	(840.89)	1,034.90	(1,447.83)	2,353.07	(92.43)
10	Paid-up equity share capital (Face Value : Rs. 2 per share)	997.58	997.58	997.58	997.58	997.58	997.58
11	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year.						13,403.39
12	Basic and Diluted Earning per share in Rs. (not Annualised)	0.40	0.46	0.88	1.25	2.26	2.70



CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021.

Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3911 • Fax : 2282 5753

E-mail : cs@coralhousing.in • Website : www.coralhousing.in • CIN : L67190MH1995PLC084306

SEGMENTWISE REVENUE, RESULTS, ASSETS AND LIABILITIES FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2018

Part - II	(Rs. In Lakhs)					
	Quarter Ended			Nine Months Ended		Year Ended
Particulars	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue						
Investment	277.76	317.69	514.69	877.92	1464.32	1,773.22
Constructions	84.02	90.07	171.98	255.84	387.15	435.93
Total	361.78	407.76	686.67	1,133.76	1,851.47	2,209.15
Segment Results						
Investment	238.10	217.02	430.94	644.88	1197.36	1,452.13
Constructions	59.40	65.45	122.75	182.00	246.93	255.77
Total	297.50	282.47	553.69	826.88	1,444.29	1,707.90
Less : - Finance costs	0.12	0.10	0.08	0.27	0.24	0.50
Unallocated Expenses net of Income	49.21	1.94	(13.90)	56.60	35.28	9.96
Profit Before Tax	248.17	280.43	567.52	770.01	1,408.77	1,697.44
Segment Assets						
Investment	11,209.44	11,254.26	14,788.52	11,209.44	14,788.52	13,057.33
Constructions	1,861.33	1,789.82	2,457.81	1,861.33	2,457.81	1,744.19
Total	13,070.77	13,044.08	17,246.33	13,070.77	17,246.33	14,801.52
Unallocated Corporate Assets	1,333.81	1,279.67	1,109.03	1,333.81	1,109.03	1,198.42
Total Assets	14,404.58	14,323.75	18,355.36	14,404.58	18,355.36	15,999.94
Segment Liabilities						
Investment	264.15	585.74	404.88	264.15	404.88	436.49

Handwritten signature

Independent Auditor's Review Report on Review of Interim Financial Results

To,
The Board of Directors
Coral India Finance and Housing Limited

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of CORAL INDIA FINANCE AND HOUSING LIMITED ("the Company"), for the quarter ended ~~31~~ December 31, 2018 and year to date financial results for the period April 01, 2018 to December 31, 2018, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. Cir/ CFD/FAC/62/2016, dated July 5, 2016.

This financial results (Statement) which is responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. Those standards require that we plan and perform the review to obtain reasonable assurance about whether the financial results are free of material misstatement(s). A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review, we have concluded that, we have obtained sufficient appropriate evidence to support the Statement of Unaudited Standalone Financial Results for the quarter ended December 31, 2018 and year to date financial results for the period April 01, 2018 to December 31, 2018, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. Cir/ CFD/FAC/62/2016, dated July 5, 2016, and we have no material misstatements identified.

For HASMUKH SHAH & CO., LLP
Chartered Accountants
Mumbai

Signature of
Partner
Firm Name
Firm Address
Firm Contact No.