

(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR QUARTER ENDED December 31, 2012

SN	Particulars	Quarter ended	Quarter ended	Quarter ended	Nine month ended	Nine month ended	Year ended
		December 31, 2012	September 30, 2012	December 31, 2011	December 31, 2012	December 31, 2011	March 31, 2012
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations						
	Revenue from operations	58,620.47	60,775.40	72,136.97	190,517.77	182,479.85	261,554.80
2	Expenses						
	(a) Employee benefits expenses	8,034.86	8,544.35	8,719.54	25,127.76	22,981.06	30,901.10
	(b) Depreciation and amortisation expense	1,540.62	1,047.57	1,332.64	4,642.52	3,610.89	4,828.60
	(c) Advertisement expenses	570.18	628.06	2,060.40	1,953.48	6,162.62	7,987.20
	(d) Rent	1,918.85	2,258.06	1,591.09	6,622.15	4,229.01	6,023.90
	(e) Security charges	1,754.34	1,697.47	1,456.48	5,344.79	3,974.15	5,495.45
	(e) Other expenses	2,562.07	3,031.28	4,460.93	9,656.22	10,708.02	13,717.65
	Total expenses	16,380.92	17,206.79	19,621.08	53,346.92	51,665.75	68,953.90
3	Profit from Operations before Other Income and finance costs (1-2)	42,239.55	43,568.61	52,515.89	137,170.85	130,814.10	192,600.90
4	Other income	1,125.69	1,116.40	1,173.35	3,668.39	2,728.73	4,029.70
5	Profit before finance costs (3+4)	43,365.24	44,685.01	53,689.24	140,839.24	133,542.83	196,630.60
6	Finance costs	30,908.50	28,711.33	29,735.44	89,050.00	73,598.53	108,910.00
7	Profit after finance costs and before tax (5-6)	12,456.74	15,973.68	23,953.80	51,789.24	59,944.30	87,720.60
8	Tax expenses	4,018.52	5,203.04	7,816.61	16,803.02	19,494.16	28,574.50
9	Net Profit from after tax (7-8)	8,438.22	10,770.64	16,137.19	34,986.22	40,450.14	59,146.10
10	Paid-up Equity share capital (Face Value of Re.2/- per share)	16,823.74	16,823.74	16,822.06	16,823.74	16,822.06	16,823.06
11	Reserve excluding Revaluation Reserves						221,281.30
12	Earnings per share (of Rs.2/- each)						
	(a) Basic	1.00	1.28	1.92	4.16	4.84	7.06
	(b) Diluted	1.00	1.28	1.91	4.16	4.81	7.03
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	

PART II: SELECT INFORMATION FOR THE QUARTER ENDED December 31, 2012

S.No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Nine month ended	Nine month ended	Year ended
		December 31, 2012	September 30, 2012	December 31, 2011	December 31, 2012	December 31, 2011	March 31, 2012
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
A	PARTICULARS OF SHAREHOLDING						
1	Public share holding						
	- Number of shares	575,773,735	575,773,735	535,764,862	575,773,735	535,764,862	575,739,735
	- Percentage of shareholding	68.45%	68.45%	63.70%	68.45%	63.70%	68.45%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	62,060,000	76,652,220	61,152,220	62,060,000	61,152,220	67,652,220
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	23.38%	28.88%	20.03%	23.38%	20.03%	25.49%
	- Percentage of shares (as a % of the total share capital of the company)	7.38%	9.11%	7.27%	7.38%	7.27%	8.04%
	b) Non-encumbered						
	- Number of shares	203,353,401	188,761,181	244,186,054	203,353,401	244,186,054	197,761,181
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	76.62%	71.12%	79.97%	76.62%	79.97%	74.51%
	- Percentage of shares (as a % of the total share capital of the company)	24.17%	22.44%	29.03%	24.17%	29.03%	23.51%

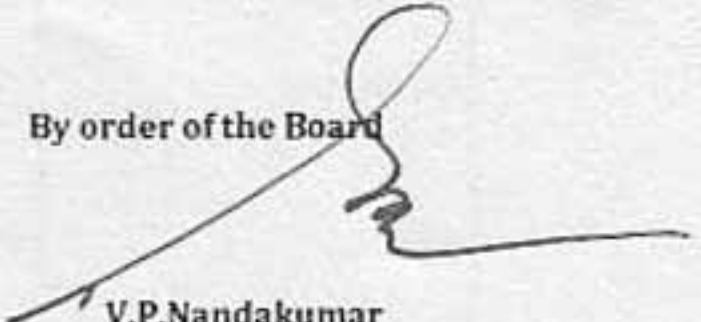
(Rupees in lakhs except EPS and Shareholding data)

S.No.	Particulars	Quarter ended December 31, 2012
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the Quarter	NIL
	Received during the Quarter	4
	Disposed of during the quarter	4
	Remaining unresolved at the end of the quarter	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 06, 2013 and has been subjected 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 Previous year's/periods figures have been reclassified/regrouped wherever necessary to confirm to current year's presentation.

Place : Kochi
Date : February 06, 2013

By order of the Board

V.P. Nandakumar
Managing Director & CEO