



TATA CAPITAL HOUSING FINANCE LIMITED

Registered Office: One Forbes, Dr. V. B. Gandhi Marg, Fort, Mumbai - 400 001

Audited Financial Results for the year ended March 31, 2013

(Rs. in Lakh)

Particulars	Six months ended March 31,		Year ended March 31,	
	2013	2012	2013 Audited	2012 Audited
1. Interest earned (a)+(b)+(c)+(d)	22,201	10,741	38,423	16,960
(a) Interest/disc. on advances/bills	20,909	9,900	36,222	15,437
(b) Income on investments	97	164	165	341
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	1,195	677	2,036	1,182
2. Other Income	118	84	285	181
3. Total Income (1+2)	22,319	10,825	38,708	17,141
4. Interest Expended	15,528	7,418	27,107	11,302
5. Operating Expenses (i)+(ii)	3,723	2,191	6,592	3,812
(i) Employee cost	1,118	665	2,106	1,442
(ii) Other operating expenses	2,605	1,526	4,486	2,370
6. Total Expenditure (4+5) excluding provisions and contingencies	19,251	9,609	33,699	15,114
7. Operating Profit before Provisions and Contingencies (3-6)	3,068	1,216	5,009	2,027
8. Provisions (other than tax) and Contingencies	674	414	1,162	920
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2,394	802	3,847	1,107
11. Tax expense	628	248	1,059	348
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,766	554	2,788	759
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,766	554	2,788	759
15. Paid-up share capital:				
- Equity Capital (Face value: Rs. 10 per share)	25,333	23,333	25,333	23,333
- Compulsorily Convertible Cumulative Preference Capital (Face value: Rs. 10 per share)	10,500	-	10,500	-
16. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	5,460	2,338	5,460	2,338
17. Analytical Ratios:				
(i) Capital Adequacy Ratio	13.43%	15.80%	13.43%	15.80%
(ii) Earnings Per Share (EPS) (In Rupees)				
- Basic EPS	*0.59	*0.33	1.02	0.47
- Diluted EPS	*0.59	*0.33	1.02	0.47
18. Non Performing Advances (NPA) Ratios:				
(a) Gross NPA	1,671	581	1,671	581
(b) Net NPA	1,406	501	1,406	501
(c) % of Gross NPA to gross advances	0.39%	0.27%	0.39%	0.27%
(d) % of Net NPA to net advances	0.33%	0.23%	0.33%	0.23%
(e) Return on Assets	*0.48%	*0.39%	0.87%	0.53%
* (not annualised)				

Notes:

- The financial results of the Company for the year ended March 31, 2013, which have been audited by the Company's Statutory Auditors, have been reviewed by the Audit Committee of the Board and have been approved and taken on record by the Board of Directors.
- In accordance with various NHB Circulars, the Company has during the year, made provision on Standard Assets amounting to Rs. 977 Lakh, which is included in 'Provisions (other than tax) and Contingencies'.
- The Board of Directors of the Company has recommended dividend for the Financial Year 2012-13 on the Compulsorily Convertible Cumulative Preference Shares of the Face Value of Rs. 10/- each ("CCCPS") on a pro-rata basis (i.e. from the respective dates when the CCCPS were allotted during the year), at the rate of Rs. 0.90 per CCCPS, subject to the approval of the Members of the Company at the ensuing Annual General Meeting.
- Figures for the six months ended March 31, 2013 and March 31, 2012 represent the difference between the audited figures in respect of the full financial years and the published figures of half year ended September 30, 2012 and September 30, 2011 respectively.
- Figures relating to the previous period / year have been regrouped / reclassified / recast where necessary to conform to the current period's classification / computation.

For and on behalf of the Board of Directors
Sd/-

R. Vaithianathan
Managing Director

Place : Mumbai
Date : May 3, 2013