

IND BANK HOUSING LTD					
Corporate Office: 480, III Floor, Anna Salai, Nandanam, Chennai 600 035.					
AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31.03.2011					
		Rs in lacs			
SlNo	DESCRIPTION	Quarter Ended		Year ended	
		(audited)		(Audited)	
		31.03.2011	31.03.2010	31.03.2011	
				31.03.2010	
1	Net Sales/Income from operations	15.69	18.01	389.53	249.15
2	Other Income	0.79	0.16	2.30	1.94
3	Total income	16.48	18.17	391.83	251.09
4	Expenditure		0.00		
	a) Staff Cost	9.00	7.83	35.18	29.10
	b) Other Expenditures	2.35	3.66	16.01	16.10
	c) Bad debts written off	0.31	241.97	0.37	241.97
	d) Provision & contingencies	-5.83	-355.53	-106.82	-372.70
5	TOTAL (4a to 4d)	5.83	-102.07	-55.26	-85.53
6	Interest	183.44	179.67	737.27	717.18
7	Depreciation	-0.02	0.32	1.48	1.65
8	Total Expenditure (5+6+7)	189.25	77.92	683.49	633.30
9	Profit (+)/Loss (-) before tax (3-8)	0.00	0.00		
		-172.77	-59.75	-291.66	-382.21
10	Provision for Taxation	0.00	0.00	0.00	0.00
11	Net Profit (+) / Loss (-) (9-10)	-172.77	-59.75	-291.66	-382.21
12	Add : Prior period adjustment	-0.04			
13	Net Profit (+) / Loss (-) (11-12)	-172.73	-59.75	-291.62	-382.21
14	Paid-up equity share capital	1000.00	1000.00	1000.00	1000.00
15	Reserves excluding revaluation reserves				
		583.17	583.17	583.17	583.17
16	Accumulated Losses	7913.54	7621.92	7913.54	7621.92
17	Basic and diluted EPS for the period, for the year to date and for the previous year (not to be annualised) Rs.	NEGATIVE	NEGATIVE	NEGATIVE	NEGATIVE
18	Public Shareholding				
	Number of Shares	2400000	2400000	2400000	2400000
	Percentage of Shareholding	24%	24%	24%	24%
19	Promoter & Promoter Group Shareholding				
	a) Pledged/encumbered				
	- Number of shares	0.00	0.00	0.00	0.00
	- Percentage of shareholding as % of the total shareholding of Promoter & Promoter Group	0.00	0.00	0.00	0.00
	- Percentage of shareholding as % of the total shareholding of the company				
	b) Non-encumbered				
	- Number of shares	7600000	7600000	7600000	7600000
	- Percentage of shareholding as % of the total shareholding of the total shareholding of promoter & Promoter Group	100%	100%	100%	100%
	- Percentage of shareholding as % of the total shareholding of the company	76%	76%	76%	76%

<u>SUMMARISED BALANCE SHEET</u>					
		<u>(Rs. in lakhs)</u>			
		As at 31.03.2011	As at 31.03.2010		
	SHAREHOLDERS FUND				
	(a) Capital	1000.00	1000.00		
	(b) Reserves and Surplus	583.17	583.17		
	LOAN FUNDS	7030.42	6951.17		
	Current Liabilities and provisions	783.32	454.32		
	TOTAL	9396.91	8988.66		
	FIXED ASSETS	7.05	6.71		
	INVESTMENTS	9.29	9.61		
	HOUSING LOANS	692.94	813.51		
	CURRENT ASSETS, LOANS AND ADVANCES				
	(b) Sundry Debtors	0	0		
	(c) Cash and Bank balances	445.34	211.75		
	(e) Loans and Advances	328.75	325.16		
	PROFIT AND LOSS ACCOUNT	7913.54	7621.92		
	TOTAL	9396.91	8988.66		
	1. The above results were reviewed by the Audit Committee and adopted by the Board of Directors in their meeting held on 20.04.2011				
	2. The only business activity of the Company is housing finance and hence no segment reporting has been done.				
	3. There is no investor complaint pending as on 31.03.2011				
		By Order of the Board			
		for IND BANK HOUSING LTD			
	PLACE: CHENNAI	(G RANGARAJAN)			
	DATE : 20.04.2011	MANAGING DIRECTOR			

<u>SUMMARISED BALANCE SHEET</u>		
	<u>(Rs. in lakhs)</u>	
	As at 30.09.2010	As at 30.09.2009
SHAREHOLDERS FUND		
(a) Capital	1000.00	1000.00
(b) Reserves and Surplus	583.17	583.17
LOAN FUNDS	7083.77	6708.82
Current Liabilities and provisions	832.04	487.16
TOTAL	9498.98	8779.15
FIXED ASSETS	5.7	7.06
INVESTMENTS	9.61	7.14
HOUSING LOANS	784.44	846.41
CURRENT ASSETS, LOANS AND ADVANCES		
(b) Sundry Debtors	0	0
(c) Cash and Bank balances	524.17	121.03
(e) Loans and Advances	331.02	332.33
PROFIT AND LOSS ACCOUNT	7844.04	7465.18
TOTAL	9498.98	8779.15

