



PHF LEASING LIMITED

REGD. & CORP. OFFICE 923, G.T. ROAD JALANDHAR CITY

Statement of Audited Financial Results for the Quarter & Year Ended March 31, 2015

ESTD-1983

CIN No.L65110PB1992PLC012488

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PARTICULARS	Quarter Ended			Year Ended	
	31.03.2015 (AUDITED)	31.03.2014 (AUDITED)	31.12.2014 (UNAUDITED)	31.03.2015 (AUDITED)	31.03.2014 (AUDITED)
1. Interest earned (a)+(b)+(c)+(d)	113.43	101.30	103.21	416.37	389.94
(a) Interest/ discount on advances/bills	108.99	99.00	99.55	402.58	378.73
(b) Income on investments	1.47	1.25	1.22	5.12	4.87
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1.53	0.97	0.98	4.71	4.24
(d) Others	1.44	0.08	1.46	3.96	2.10
2. Other Income	1.59	3.50	2.21	5.56	5.38
3. Total Income (1+2)	115.02	104.80	105.42	421.93	395.32
Expenses					
4. Interest Expended	45.67	39.34	44.73	178.78	159.65
5. Operating Expenses (i)+(ii)	64.66	59.15	49.89	192.15	159.09
(i) Employees cost	27.76	25.52	17.05	79.87	72.76
(ii) Other operating expenses	36.90	33.63	32.84	112.28	86.33
6. Total Expenditure ((4+5) excluding provisions and contingencies	110.33	98.49	94.62	370.93	318.74
7. Operating Profit before Provisions and Contingencies (3-6)	4.69	6.31	10.80	51.00	76.58
8. Provisions (other than tax) and Contingencies	-7.27	0.00	0.60	4.50	1.56
9. Exceptional Items	0.00	0.00	0.00	28.84	0.00
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	11.96	6.31	10.20	75.34	75.02
11. Tax expense	0.00	0.00	0.00	25.72	23.44
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	11.96	6.31	10.20	49.62	51.58
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14. Net Profit (+) / Loss (-) for the period(12-13)	11.96	6.31	10.20	49.62	51.58
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	298.78	298.78	298.78	298.78	298.78
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	0.00	0.00	0.00	202.31	187.00
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	0.00	0.00	0.00	0.00	0.00
(ii) Capital Adequacy Ratio	NA	NA	NA	27.16	26.90
(iii) Earnings Per Share (EPS)					
a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not to be annualized)	0.40	0.21	0.34	1.66	1.73
b) Basic and diluted EPS after Extraordinary items for the					
(ii) NPA Ratios					
a) Gross/Net NPA				42.02	16.65
b) % of Gross/Net NPA	NA	NA	NA	2.50%	1.01%
18. Public Shareholding - No. of shares holders - Percentage of Shareholding	513 29.88%	399 29.88%	517 29.88%	513 29.88%	399 29.88%
19. Promoters and Promoter Group Shareholding **					
a) Pledged / Encumbered	NIL	NIL	NIL	NIL	NIL
b) Non - encumbered: i) Number of Shares	2095110	2095110	2095110	2095110	2095110
ii) %age of Shares (as % of the total shareholding of the Promoter and Promoter group)	NIL	NIL	NIL	NIL	NIL
iii) %age of Shares (as a % of the total share capital of the Company)	70.12%	70.12%	70.12%	70.12%	70.12%

INVESTOR COMPLAINTS

Quarter ended March 31,2015

Pending at the beginning of the quarter
Received during the quarter
Disposed during the quarter
Remaining unresolved at the end of the quarter

NIL
NIL
NIL
NIL

NOTES:

- The above result have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on 30th May, 2015.
- The above results for March 31,2015 and March 31, 2014 have been audited by the statutory auditor of the Company.
- The figures for the last quarter of the current year and for the previous year are the balancing figures between audited figure in respect of the full financial year and year to date figures upto the third quarter.
- Provision for non performing assets required in term of RBI Prudential Norms Directions 1998, as amended up to date have been considered in the audited accounts for the year ending March 31st, 2015.
- The figures for the previous/year have been regrouped/rearranged whenever necessary to conform the current period / year presentation.

Place : Jalandhar
Dated : May 30, 2015

By order of the Board
for PHF LEASING LTD.
sd/-
S.D.Chugh
Mg. Director