



# PHF LEASING LIMITED

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

Statement of Unaudited results for the Quarter & Nine Months Ended 31-12-2015

ESTD-1983

CIN No.L65110PB1992PLC012488

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PARTICULARS	Quarter Ended			Year to Date		Year Ended
	31.12.2015 (UNAUDITED)	30.09.2015 (UNAUDITED)	31.12.2014 (UNAUDITED)	31.12.2015 (UNAUDITED)	31.12.2014 (UNAUDITED)	31.03.2015 (AUDITED)
1. Interest earned (a)+(b)+(c)+(d)	94.09	93.10	103.21	281.10	302.94	416.37
(a) Interest/ discount on advances/bills	91.32	90.76	99.55	273.19	293.59	402.58
(b) Income on investments	1.35	1.22	1.22	3.85	3.65	5.12
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1.30	1.00	0.98	3.60	3.18	4.71
(d) Others	0.12	0.12	1.46	0.46	2.52	3.96
2. Other Income	1.14	1.18	2.21	2.49	3.96	5.56
3. <b>Total Income (1+2)</b>	<b>95.23</b>	<b>94.28</b>	<b>105.42</b>	<b>283.59</b>	<b>306.90</b>	<b>421.93</b>
<b>Expenses</b>						
4. Interest Expended	45.66	39.92	44.73	127.17	133.11	178.78
5. Operating Expenses (i)+(ii)	48.26	42.94	49.89	131.44	127.49	192.15
(i) Employees cost	17.84	14.55	17.05	52.12	52.11	79.87
(ii) Other operating expenses	30.42	28.39	32.84	79.32	75.38	112.28
6. Total Expenditure ((4+5) excluding provisions and contingencies	<b>93.92</b>	<b>82.86</b>	<b>94.62</b>	<b>258.61</b>	<b>260.60</b>	<b>370.93</b>
7. Operating Profit before Provisions and Contingencies (3-6)	1.31	11.42	10.80	24.98	46.30	51.00
8. Provisions (other than tax) and Contingencies	7.04	-5.93	0.60	7.11	11.77	4.50
9. Exceptional Items	0.00	0.00	0.00	0.00	28.84	28.84
10. Profit (+) Loss (-) from Ordinary Activities before tax (7-8-9)	-5.73	17.35	10.20	17.87	63.37	75.34
11. Tax expense	0.00	6.00	0.00	6.00	0.00	25.72
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	-5.73	11.35	10.20	11.87	63.37	49.62
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14. Net Profit (+) Loss (-) for the period( (12-13)	-5.73	11.35	10.20	11.87	63.37	49.62
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	298.78	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	0.00	0.00	202.31
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Capital Adequacy Ratio	NA	NA	NA	29.10	28.83	27.16
(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)	-0.19	0.38	0.34	0.40	2.12	1.66
b) Basic and diluted EPS after Extraordinary items for the						
(ii) NPA Ratios						
a) Gross/Net NPA				60.14	48.50	42.02
b) % of Gross/Net NPA	NA	NA	NA	3.65%	2.75%	2.50%
18. Public Shareholding						
- No. of shares holders	-----	-----	-----	513	517	513
- Percentage of Shareholding	-----	-----	-----	28.49%	29.88%	29.88%
19. Promoters and Promoter Group Shareholding **	NIL	NIL	NIL	NIL	NIL	NIL
a) Pledged / Encumbered						
b) Non - encumbered: i) Number of Shares	-----	-----	-----	2136510	2095110	2095110
ii) %age of Shares (as % of the total shareholding of the Promoter and Promoter group)	-----	-----	-----	NIL	NIL	NIL
iii) %age of Shares (as a % of the total share capital of the Company)	-----	-----	-----	71.51%	70.12%	70.12%

### Quarter ended December 31, 2015

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

#### NOTES:

- The above results were approved by the Board of Directors at their respective meeting held on 30th Jan . 2016.
- AS-17\* relating to segment reporting issued by the institute of Chartered Accounts of India, as per perception of the management is not applicable.
- Previous period's figures have been regrouped wherever necessary, in order to make them comparable.
- The Statutory Auditors have carried out a Limited Review of the financial results for the quarter ended 31st Dec. 2015.

By order of the Board  
for PHF LEASING LTD.

sd/-  
S.D. Chugh  
Managing Director

Place : Jalandhar

Dated : January 30, 2016