



PHF LEASING LIMITED

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

Statement of Unaudited Financial Results for the Quarter Ended June 30, 2015

ESTD-1983

CIN No.L65110PB1992PLC012488

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PARTICULARS	Quarter Ended			Year Ended
	30.06.2015 (UNAUDITED)	31.03.2015 (AUDITED)	30.06.2014 (UNAUDITED)	31.03.2015 (AUDITED)
1. Interest earned (a)+(b)+(c)+(d)	93.91	113.43	89.82	416.37
(a) Interest/ discount on advances/bills	91.11	108.99	87.15	402.58
(b) Income on investments	1.28	1.47	1.34	5.12
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1.30	1.53	1.20	4.71
(d) Others	0.22	1.44	0.13	3.96
2. Other Income	0.17	1.59	0.84	5.56
3. Total Income (1+2)	94.08	115.02	90.66	421.93
Expenses				
4. Interest Expended	41.59	45.67	42.12	178.78
5. Operating Expenses (i)+(ii)	40.24	64.66	35.72	192.15
(i) Employees cost	19.73	27.76	17.99	79.87
(ii) Other operating expenses	20.51	36.90	17.73	112.28
6. Total Expenditure ((4+5) excluding provisions and contingencies	81.83	110.33	77.84	370.93
7. Operating Profit before Provisions and Contingencies (3-6)	12.25	4.69	12.82	51.00
8. Provisions (other than tax) and Contingencies	6.00	-7.27	6.40	4.50
9. Exceptional Items	0.00	0.00	28.84	28.84
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	6.25	11.96	35.26	75.34
11. Tax expense	0.00	0.00	0.00	25.72
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	6.25	11.96	35.26	49.62
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14. Net Profit (+) / Loss (-) for the period(12-13)	6.25	11.96	35.26	49.62
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	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
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	0.00	0.00	0.00	0.00
(ii) Capital Adequacy Ratio	NA	NA	NA	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)	0.21	0.40	1.18	1.66
b) Basic and diluted EPS after Extraordinary items for the				
(ii) NPA Ratios				
a) Gross/Net NPA				42.02
b) % of Gross/Net NPA	NA	NA	NA	2.50%
18. Public Shareholding				
- No. of shares holders	513	513	399	513
- Percentage of Shareholding	29.88%	29.88%	29.88%	29.88%
19. Promoters and Promoter Group Shareholding **	NIL	NIL	NIL	NIL
a) Pledged / Encumbered				
b) Non - encumbered: i) Number of Shares	2095110	2095110	2095110	2095110
ii) %age of Shares (as % of the total shareholding of the Promoter and Promoter group)	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%

INVESTOR COMPLAINTS

Quarter ended June 30,2015

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 results were approved by the Board of Directors at their respective meeting held on 08th Aug,2015.
- 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 30th June 2015.

By order of the Board
for PHF LEASING LTD.

sd/-
S.D. Chugh
Managing Director

Place : Jalandhar
Dated : August 08, 2015