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## Unaudited Financial Results for the Nine Months ended December 31, 2009

PARTICULARS	Quarter ended 31.12.2009	Quarter ended 31.12.2008	Nine months ended 31.12.2009	Nine months ended 31.12.2008	Year ended 31.3.2009 (Audited)
	Rupees in Crores				
Income from Operations	2,705.57	2,919.62	8,282.00	7,825.64	10,971.42
Profit on Sale of Investments	51.38	(0.35)	163.98	22.20	23.37
Other Income	5.26	5.57	15.53	16.20	22.87
<b>Total Income</b>	<b>2,762.21</b>	<b>2,924.84</b>	<b>8,461.51</b>	<b>7,864.04</b>	<b>11,017.66</b>
Expenditure :					
- Interest and Other Charges	1,704.23	2,042.70	5,503.54	5,368.31	7,432.45
- Staff Expenses	38.87	37.99	114.25	111.42	138.61
- Other Expenses	57.37	58.03	180.69	180.40	210.10
- Depreciation	4.49	4.54	12.92	12.49	17.46
<b>Total Expenditure</b>	<b>1,804.96</b>	<b>2,143.26</b>	<b>5,811.40</b>	<b>5,672.62</b>	<b>7,798.62</b>
<b>Profit Before Tax</b>	<b>957.25</b>	<b>781.58</b>	<b>2,650.11</b>	<b>2,191.42</b>	<b>3,219.04</b>
Tax Expense	286.00	234.75	750.00	642.25	936.50
<b>Net Profit After Tax</b>	<b>671.25</b>	<b>546.83</b>	<b>1,900.11</b>	<b>1,549.17</b>	<b>2,282.54</b>

Earnings per Share - (Rs)					
- Basic	23.47	19.20	66.56	54.39	80.10
- Diluted	22.65	18.89	64.60	53.36	78.72
Paid-up Equity Share Capital (Face Value Rs 10)	285.86	284.45	285.86	284.45	284.45
Reserves as at March 31					12,852.94
Public Shareholding :					
- Number of Shares			28,58,55,267	28,44,48,366	28,44,53,910
- Percentage of Shareholding			100	100	100
Promoters and promoter group shareholding					
a) Pledged/Encumbered					
- Number of Shares	-	-	-	-	-
- Percentage of Shares (to total promoter holding)	-	-	-	-	-
- Percentage of Shares (to total share capital)	-	-	-	-	-
b) Non-Encumbered					
- Number of Shares	-	-	-	-	-
- Percentage of Shares (to total promoter holding)	-	-	-	-	-
- Percentage of Shares (to total share capital)	-	-	-	-	-

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**Notes :**

- 1) Approvals during the nine months ended December 31, 2009 aggregated to Rs 41,110 crores as compared to Rs 33,820 crores during the corresponding period in the previous year - representing an increase of 22%. Disbursements during this period amounted to Rs 33,527 crores as compared to Rs 27,211 crores during the corresponding period in the previous year - representing an increase of 23%.
- 2) The Corporation's main business is to provide loans for the purchase or construction of residential houses. All other activities of the Corporation revolve around the main business. As such, there are no separate reportable segments, for the Corporation, as per the Accounting Standard on Segment Reporting (AS 17), notified by the Companies (Accounting Standards) Rules, 2006.
- 3) During the quarter ended December 31, 2009, the Corporation has allotted 4,84,333 equity shares of Rs. 10 each pursuant to conversion of FCCBs and 4,65,472 equity shares pursuant to exercise of stock options by certain employees.
- 4) There was no investor complaint that was unresolved as of October 1, 2009. During the quarter ended December 31, 2009, the Corporation received three investor complaints, all of which were resolved. As such there was no unresolved investor complaint at the end of the said quarter.
- 5) Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

**The above results for the nine months ended December 31, 2009, which have been subject to a Limited Review by the Auditors of the Corporation, were reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at its meeting held on January 20, 2010, in terms of Clause 41 of the Listing Agreement.**

**Deepak S Parekh  
Chairman**