

# 25 years of service. 25 years of smiles.



We can record the percentage of our growth.  
If only we could record the joy of our customers.

## Audited financial results for the year, ended 31<sup>st</sup> March, 2013

(INR Lacs)

Particulars	Quarter ended 31.03.13	Quarter ended 31.03.12	Year ended 31.03.13	Year ended 31.03.12	Growth YoY %
Income and other charges	18395	12055	64243	45437	41
Other Income	503	126	1901	873	118
<b>Revenue from Operations</b>	<b>18898</b>	<b>12181</b>	<b>66144</b>	<b>46310</b>	<b>43</b>
Finance cost	14182	8161	46164	31505	47
Employee benefit expense	779	673	2597	1583	64
Depreciation expense	91	15	166	37	349
Provisions and write off	299	20	1247	627	99
Other expenses	-705	1064	3366	2300	46
<b>Total expenses</b>	<b>14646</b>	<b>9933</b>	<b>53540</b>	<b>36052</b>	<b>49</b>
<b>Profit Before Tax</b>	<b>4252</b>	<b>2248</b>	<b>12604</b>	<b>10258</b>	<b>23</b>
Provision for taxation	974	339	3455	2896	19
Deferred tax	335	37	-2	-158	-99
<b>Profit After Tax</b>	<b>2943</b>	<b>1872</b>	<b>9151</b>	<b>7520</b>	<b>22</b>
Paid up equity capital	5000	3000	5000	3000	67
Reserves as on 31 <sup>st</sup> March	-	-	57080	37397	53
Basic EPS (₹)	-	-	22.3	25.07	-11
Non - Promoter share holding	49%	26%	49%	26%	88
Loan outstanding	661943	396966	661943	396966	67
Gross NPAs%	-	-	0.56%	1.04%	
Net NPAs%	-	-	0.35%	0.67%	

**Total disbursements:**  
₹ 3682 crore,  
growth 142%

**Deposit outstanding:**  
₹ 1051 crore,  
growth 190%

**Total income:**  
₹ 661 crore,  
growth 43%

**Profit after Tax:**  
₹ 91.51 crore,  
growth 22%

**Loan outstanding:**  
₹ 6619 crore,  
growth 67%

**Net NPAs:**  
0.35% of Loans

### Notes:

- The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17) issued by the Institute of Chartered Accountants of India.
- As per shareholders agreement, dated 9th December 2009, the Company has allotted additional equity share capital of ₹ 13,52,94,110/- to Destimoney Enterprises Private Ltd (DEPL) after conversion of 1,35,29,411 CCDs of ₹ 101.50 each into equity shares with face value of ₹ 10/- each at a premium of ₹ 91.50 per share (Premium amount ₹ 123.79 crore). Post issuance of additional capital, PNB is holding 51% and DEPL is holding 49% share capital.
- The Company has allotted 64,70,589 bonus shares of ₹ 10/- each on 30th March, 2013 to the existing shareholders after capitalization of General Reserves.
- The above results were reviewed by the Audit Committee and taken on record by Board of Directors at their meeting, held on 04.05. 2013.

Date: 04.05.2013

Place: New Delhi

Address: 9<sup>th</sup> Floor Antriksh Bhawan, 22 K G Marg, New Delhi-110001

For & on behalf of the Board  
Sanjaya Gupta  
Managing Director

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST.

CRISIL RATING: FAA+ (Stable)