

PART I

	Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended	(Amount in Lakhs)
		31 March 2014	31 December 2013	31 March 2013	31 March 2014	31 March 2013
		Audited#	Unaudited	Audited#	Audited	Audited
1	Income from operations					
	(a) Income from operations (refer to note 4 below)	3,800.77	3,751.42	3,457.86	15,510.55	11,928.27
	(b) Other operating income	-	-	-	-	-
	Total income from operations	3,800.77	3,751.42	3,457.86	15,510.55	11,928.27
2	Expenses					
	(a) Employee benefits expense	406.63	467.33	329.40	1,750.39	1,360.73
	(b) Legal and professional fees	199.77	71.51	148.87	468.61	359.13
	(c) Depreciation and amortisation expense	30.51	10.39	3.68	59.88	31.09
	(d) Provisions for loan losses and bad debts (refer to note 5 below)	454.13	374.91	53.93	1,837.03	130.29
	(e) Other expenditure (refer to note 6 below)	293.57	241.95	275.58	979.37	763.92
	Total expenses	1,384.60	1,166.09	811.46	5,095.28	2,645.16
3	Profit from operations before other income, finance costs and exceptional items (1-2)	2,416.17	2,585.33	2,646.40	10,415.27	9,283.11
4	Other income	37.32	12.43	27.64	55.14	32.21
5	Profit from ordinary activities before finance costs and exceptional items (3 + 4)	2,453.49	2,597.76	2,674.04	10,470.41	9,315.32
6	Finance costs	2,026.26	1,971.46	1,979.27	7,812.59	7,308.70
7	Profit from ordinary activities after finance costs but before exceptional items (5 - 6)	427.23	626.30	694.77	2,657.82	2,006.62
8	Exceptional items	-	-	-	-	-
9	Profit from ordinary activities before tax (7 - 8)	427.23	626.30	694.77	2,657.82	2,006.62
10	Tax expense (refer to note 9 below)	150.45	186.29	243.95	841.36	694.35
11	Net profit from ordinary activities after tax (9 - 10)	276.78	440.01	450.82	1,816.46	1,312.26
12	Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-
13	Net profit for the period (11 - 12)	276.78	440.01	450.82	1,816.46	1,312.26
14	Share of profit of associates	-	-	-	-	-
15	Minority interest	-	-	-	-	-
16	Net Profit after taxes, minority interest and share of profit / (loss) of associates (13 - 14 - 15)	276.78	440.01	450.82	1,816.46	1,312.26
17	Paid-up equity share capital(face value of Rs.10/-each)	1,836.63	1,366.70	1,345.86	1,836.63	1,345.86
18	Reserve excluding revaluation reserve				13,863.39	10,264.55
19	Earnings per share before and after extraordinary items for the period (not annualised)					
	Basic earning per share (Rs.)	1.62	3.12	3.45	12.47	10.16
	Diluted earning per share (Rs.)	1.59	2.63	3.33	10.70	10.07

PART II

A Particulars of Shareholding						
1	Public shareholding					
	- Number of shares	4,655,586	6,119,219	8,308,034	4,655,586	8,308,034
	- Percentage of shareholding	25.35%	44.77%	61.73%	25.35%	61.73%
2	Promoters and promoter group shareholding					
	a) Pledged / encumbered					
	- Number of shares	700,000	3,436,310	750,000	700,000	750,000
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	5.11%	45.53%	14.56%	5.11%	14.56%
	- Percentage of shares (as a % of the total share capital of the Company)	3.81%	25.15%	5.57%	3.81%	5.57%
	b) Non - encumbered					
	- Number of shares	13,010,664	4,111,435	4,400,596	13,010,664	4,400,596
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	94.89%	54.47%	85.44%	94.89%	85.44%
	- Percentage of shares (as a % of the total share capital of the company)	70.84%	30.08%	32.70%	70.84%	32.70%

Figures for the quarter ended 31 March 2014 and 31 March 2013 are balancing figures between audited figures in respect of full financial year and published year to date figures up to the third quarter of the relevant year. The figures up to the end of the third quarter were only reviewed and were not audited.

B Investor complaints

	Quarter ended		
	31 March 2014		
- Pending at the beginning of the quarter	Nil		
- Received during the quarter	Nil		
- Disposed off during the quarter	Nil		
- Remaining unresolved at the end of the quarter	Nil		

Notes:

1. Standalone Statement of assets and liabilities as at 31 March 2014

(Amount in Lakhs)

Particulars	As At (Current year end) 31 March 2014	As At (Previous year end) 31 March 2013
A. Equity and Liabilities		
1. Shareholders' Funds		
a. Share capital	1,836.63	2,219.98
b. Reserves and surplus	13,863.39	10,264.55
Sub-total - Shareholders' funds	15,700.02	12,484.53
2. Non-current liabilities		
a. Long-term borrowings	19,272.09	14,990.62
b. Deferred tax liabilities (net)	-	45.18
c. Other non current liabilities	3,193.74	2,451.51
d. Long-term provisions	1,937.97	274.14
Sub-total - Non-current liabilities	24,403.80	17,761.45
3. Current Liabilities		
a. Short-term borrowings	22,282.91	23,744.66
b. Trade payable	100.08	88.03
c. Other current liabilities	10,663.17	7,355.33
d. Short-term provision	1,137.58	643.66
Sub-total - Current liabilities	34,183.74	31,831.68
Total - Equity and Liabilities	74,287.56	62,077.66
II. Assets		
1. Non- current assets		
a. Fixed assets		
- Tangible	190.00	185.29
- Intangible	63.48	312.89
b. Non- current investments	34.14	34.14
c. Deferred tax assets (net)	792.27	-
d. Long-term loans and advances	37,306.99	32,194.25
e. Other non-current assets	971.36	1,143.63
Sub-total - Non-current assets	39,358.24	33,870.20
2. Current Assets		
a. Trade receivables	-	-
b. Cash and bank balances	3,688.53	2,485.20
c. Short-term loans and advances	30,387.29	25,613.29
d. Other current assets	853.50	108.97
Sub-total - Current assets	34,929.32	28,207.46
Total - Assets	74,287.56	62,077.66

- 2 The above financial results were reviewed by the Audit Committee on 28 May 2014 and have been approved by the Board of Directors at their meeting held on the same date. The Statutory auditors of the company have carried out audit of the standalone annual financial results for the quarter / year ended 31 March 2014 and an unmodified audit report has been issued. The audit report has been filed with the Bombay Stock Exchange and is also available on the Company's website at www.inteccapital.com.
- 3 These results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) issued under the Companies (Accounting Standards) Rules, 2006, under Section 211(3C) of the Companies Act, 1956 and other accounting principles generally accepted in India.
- 4 Income from operations for the year ended 31 March 2014 includes prior period income of Rs. 739.09 lakhs (Rs. Nil for the quarter ended 31 March 2014 and 31 December 2013).
- 5 During the year ended 31 March 2014, the Company re-evaluated the percentages at which provision for loan losses was being recognised hitherto. As a result, the Board of Directors considered it appropriate to make provisions at higher percentages of loan assets depending on the outstanding age, as compared to the percentages being used hitherto. This change in recognizing provision for loan losses had resulted in an incremental provision of Rs. 1,519.13 lakhs for the year ended 31 March 2014 (Rs. 418.26 lakhs for the quarter ended 31 March 2014 and Rs. 515.72 lakhs for the quarter ended 31 December 2013). Further, provision for loan losses and bad debts for the year ended 31 March 2014 includes prior period expense of Rs. 73.69 lakhs (Rs. Nil for the quarter ended 31 March 2014 and 31 December 2013).
- 6 Other expenditure for the year ended 31 March 2014 includes prior period expense of Rs. 76 lakhs (Rs. Nil for the quarter ended 31 March 2014 and 31 December 2013).
- 7 During an earlier period, Unitel Credit Private Limited (transferor company) had amalgamated with the Company. The difference between the amount recorded as share capital issued and the amount of share capital of the transferor company amounting to Rs. 251 lakhs, arising out of this amalgamation has now been adjusted in the previous quarter with reserves, as required by Accounting Standard-14, Accounting for Amalgamations.
- 8 The Company's business activities fall within single primary business segment, viz., financing. Accordingly, disclosures under Accounting Standard-17, Segment Reporting, are not required to be made.
- 9 Tax expense for the year ended 31 March 2014 includes prior period credit of Rs. 139.43 lakhs (net) [Rs. Nil for the quarter ended 31 March 2014 and 31 December 2013].
- 10 During the current quarter, no investor complaint was received. No complaints were pending in the beginning and at the end of the quarter ended 31 March 2014.
- 11 Previous year's / quarter's figures have been regrouped and rearranged wherever found necessary.

Place : New Delhi
 Dated : 28 May 2014

For and on behalf of the Board of Directors
 sd/-
 Sanjeev Goel
 (Managing Director)