


(Amount in Lacs)						
PART I	Quarter ended 31 December 2013	Quarter ended 30 September 2013	Quarter ended 31 December 2012	Year to date/nine month ended 31 December 2013	Year to date/nine month ended 31 December 2012	Year ended 31 March 2013
Particulars	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income from operations						
(a) Income from operations (refer to note 3 below)	3,751.42	4,571.45	2,942.50	11,709.78	8,470.41	11,515.49
(b) Other operating income	-	-	-	-	-	-
Total income from operations	3,751.42	4,571.45	2,942.50	11,709.78	8,470.41	11,515.49
2 Expenses						
(a) Employee benefits expense	467.33	447.32	334.75	1,343.76	1,031.33	1,382.27
(b) Legal and professional fees	71.51	35.21	88.62	268.84	210.26	353.63
(c) Depreciation and amortisation expense	10.39	9.71	12.06	29.37	27.41	31.09
(d) Provisions for loan losses and bad debts (refer to note 4 below)	374.91	912.12	47.68	1,382.90	76.36	130.29
(e) Other expenditure (refer to note 5 below)	241.95	257.75	184.46	685.80	488.34	749.55
Total expenses	1,166.09	1,662.11	667.57	3,710.67	1,833.70	2,646.83
3 Profit from operations before other income, finance costs and exceptional items (1-2)	2,585.33	2,909.34	2,274.93	7,999.11	6,636.70	8,868.66
4 Other income	12.43	4.06	1.45	17.82	4.57	30.73
5 Profit from ordinary activities before finance costs and exceptional items (3 + 4)	2,597.76	2,913.38	2,276.38	8,016.93	6,641.27	8,899.39
6 Finance costs	1,971.46	1,907.02	1,785.25	5,786.33	5,329.43	6,892.77
7 Profit from ordinary activities after finance costs but before exceptional items (5 - 6)	626.30	1,006.36	491.13	2,230.60	1,311.84	2,006.62
8 Exceptional items	-	-	-	-	-	-
9 Profit from ordinary activities before tax (7 - 8)	626.30	1,006.36	491.13	2,230.60	1,311.84	2,006.62
10 Tax expense (refer to note 8 below)	186.29	279.11	174.82	690.91	450.40	694.35
11 Net profit from ordinary activities after tax (9 - 10)	440.01	727.25	316.31	1,539.69	861.44	1,312.27
12 Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-	-
13 Net profit for the period (11 - 12)	440.01	727.25	316.31	1,539.69	861.44	1,312.27
14 Paid-up equity share capital (face value of Rs. 10/-each)	1,366.70	1,366.70	1,279.24	1,366.70	1,279.24	1,345.86
15 Reserve excluding revaluation reserve	-	-	-	-	-	10,264.56
16 Earnings per share before and after extraordinary items for the period (not annualised)						
Basic earning per share (Rs.)	3.12	5.30	2.47	11.05	6.73	10.16
Diluted earning per share (Rs.)	2.63	4.39	2.47	9.19	6.73	9.82
PART II						
A Particulars of Shareholding						
1 Public shareholding						
- Number of shares	6,119,219	8,129,878	8,308,034	6,119,219	8,308,034	8,308,034
- Percentage of shareholding	44.77%	59.48%	64.94%	44.77%	64.94%	61.73%
2 Promoters and promoter group shareholding						
a) Pledged / encumbered						
- Number of shares	3,436,310	3,038,994	Nil	3,436,310	Nil	750,000
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	45.53%	54.88%	Nil	45.53%	Nil	14.56%
- Percentage of shares (as a % of the total share capital of the Company)	25.15%	22.24%	Nil	25.15%	Nil	5.57%
b) Non - encumbered						
- Number of shares	4,111,435	2,498,092	4,484,394	4,111,435	4,484,394	4,400,596
- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	54.47%	45.12%	100.00%	54.47%	100.00%	85.44%
- Percentage of shares (as a % of the total share capital of the Company)	30.08%	18.28%	35.06%	30.08%	35.06%	32.70%
B Investor complaints						
	Quarter ended 31 December 2013					
- Pending at the beginning of the quarter	-					
- Received during the quarter	-					
- Disposed off during the quarter	-					
- Remaining unresolved at the end of the quarter	-					

- The above financial results were reviewed by the Audit Committee on 7 February 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 a Limited Review of the unaudited financial results for the quarter and nine months ended 31 December 2013 and an unmodified review report has been issued. The review report has been filed with the Bombay stock exchange and is also available on the Company's website at www.inteccapital.com.
- These results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, Interim Financial Reporting, issued under the Companies (Accounting Standards) Rules, 2006, under Section 211(3C) of the Companies Act, 1956 which, as per a clarification issued by the Ministry of Corporate Affairs, continues to apply under Section 133 of The Companies Act, 2013 (which has superseded Section 211(3C) of the Companies Act, 1956 with effect from 12 September 2013) and other accounting principles generally accepted in India.
- Income from operations for the current quarter includes prior period income of Rs. Nil (Rs. 797.66 lacs for the quarter ended 30 September 2013 and Rs. 739.09 lacs for the nine months ended 31 December 2013).
- During the quarter ended 30 September 2013, 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. 721.43 lacs in the quarter ended 30 September 2013. Further, provision for loan losses and bad debts for the quarter ended 30 September 2013 includes prior period expense of Rs. 86 lacs (Rs. 74 lacs for the nine months ended 31 December 2013).
- Other expenditure for the quarter ended 31 December 2013 includes prior period expense of Rs. Nil (Rs. 92 lacs for the quarter ended 30 September 2013 and Rs. 76 lacs for the nine months ended 31 December 2013).
- 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 lacs, arising out of this amalgamation has now been adjusted in the previous quarter with reserves, as required by Accounting Standard-14, Accounting for Amalgamations.
- 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.
- Tax expense for the quarter ended 31 December 2013 includes prior period credit of Rs. 48 lacs (net) [Rs. 48 lacs (net) for the quarter ended 30 September 2013 and Rs. 96 lacs (net) for the nine months ended 31 December 2013].
- 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 December 2013.
- The figures for the comparative periods have been regrouped / reclassified to conform to the current quarter classification.

on behalf of Board of Directors


 Sanjeev Goel
 Managing Director

Place: New Delhi
 Date: 7 February 2014