

**STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER/PERIOD ENDED 31st DECEMBER 2012**

(Rs./Lacs)

Part - I		Quarter Ended			Period Ended		Year Ended
S.No.	Particulars	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from Operations	2,600.28	1,919.56	1,221.41	6,132.75	4,002.16	5,617.18
	<b>Total Income</b>	<b>2,600.28</b>	<b>1,919.56</b>	<b>1,221.41</b>	<b>6,132.75</b>	<b>4,002.16</b>	<b>5,617.18</b>
2	<b>Expenses</b>						
	Employee Benefit Expense	407.44	405.43	336.35	1,179.85	1,183.07	1,535.45
	Direct Operational Expenses	136.70	70.16	43.14	295.00	188.95	243.75
	Depreciation	16.43	15.27	16.92	44.77	49.85	66.61
	Other Expenses	401.05	313.36	190.57	1,014.65	624.11	885.34
	<b>Total Expenses</b>	<b>961.62</b>	<b>804.22</b>	<b>586.98</b>	<b>2,534.27</b>	<b>2,045.98</b>	<b>2,731.15</b>
3	<b>Profit/(loss) from operations before other income &amp; finance costs (1-2)</b>	<b>1,638.66</b>	<b>1,115.34</b>	<b>634.43</b>	<b>3,598.48</b>	<b>1,956.18</b>	<b>2,886.03</b>
4	Other Income	0.81	1.30	0.51	3.52	3.32	5.40
5	<b>Profit/(Loss) Before Finance Cost (3+4)</b>	<b>1,639.47</b>	<b>1,116.64</b>	<b>634.94</b>	<b>3,602.00</b>	<b>1,959.50</b>	<b>2,891.43</b>
6	Finance Cost	1,491.32	1,077.10	616.14	3,376.02	1,858.15	2,680.67
7	<b>Profit/(Loss) Before Tax (5-6)</b>	<b>148.15</b>	<b>39.54</b>	<b>18.80</b>	<b>225.98</b>	<b>101.35</b>	<b>210.76</b>
8	Tax Expense:						
	(a) Current Tax	52.92	15.24	4.81	81.12	37.39	67.77
	(b) Tax Related To Earlier Years	-	(0.08)	-	(0.08)	1.60	1.60
	(c) Deferred Tax	4.74	3.34	(1.04)	9.88	5.26	(1.49)
	<b>Total Tax Expense [(a)+(b)- (c)]</b>	<b>48.18</b>	<b>11.82</b>	<b>5.85</b>	<b>71.16</b>	<b>33.73</b>	<b>70.86</b>
9	<b>Profit after Tax</b>	<b>99.97</b>	<b>27.72</b>	<b>12.95</b>	<b>154.82</b>	<b>67.62</b>	<b>139.90</b>
10	<b>Paid up Equity Share Capital</b> (Face value of each equity share -Rs.10/-)	1,784.68	1,784.68	1,779.68	1,784.68	1,779.68	1,784.68
11	<b>Reserve excluding Revaluation Reserves</b>						6,209.80
12	<b>Earning per share (Before extraordinary items)</b> (not annualised)						
	Basic EPS (Rs.)	0.56	0.16	0.07	0.87	0.39	0.79
	Diluted EPS (Rs.)	0.54	0.15	0.07	0.84	0.38	0.76
13	<b>Earning per share (After extraordinary items)</b> (not annualised)						
	Basic EPS (Rs.)	0.56	0.16	0.07	0.87	0.39	0.79
	Diluted EPS (Rs.)	0.54	0.15	0.07	0.84	0.38	0.76

**Part II- Select Information for the quarter/period ended 31st December 2012**

Particulars	Quarter Ended			Period Ended		Year Ended
	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>A Particular of Shareholding</b>						
1 <b>Public Shareholding</b>						
- No. of shares	11,022,938	11,022,938	11,022,938	11,022,938	11,022,938	11,022,938
- % of shareholding	59.91%	59.91%	59.91%	59.91%	59.91%	59.91%
2 <b>Promoters and Promoter group shareholding</b>						
a) <b>Pledged / Encumbered</b>						
- Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
- Percentage of shares (as a % of the total shareholding of Promoter and Promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
- Percentage of shares (as a % of the total share capital of the Company)	Nil	Nil	Nil	Nil	Nil	Nil
b) <b>Non -Encumbered</b>						
- Number of shares	7,375,389	7,375,389	7,375,389	7,375,389	7,375,389	7,375,389
- Percentage of shares (as a % of the total shareholding of Promoter and Promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- Percentage of shares (as a % of the total share capital of the Company)	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%

Particulars	Period Ended 31.12.2012
<b>B Investor Complaints</b>	
Pending at the beginning of the quarter	Nil
Received during the quarter	Nil
Disposed of during the quarter	Nil
Remaining unresolved at the end of the quarter	Nil

**Notes :**

- The Company has allotted 250 (Two Hundred Fifty) 14.60%, Rated, Listed, Secured Redeemable Non Convertible Debentures (NCDs) of Face Value of Rs. 10,00,000/- per NCD on private placement basis on 18th December, 2012. These Non Convertible Debentures are listed at Bombay Stock Exchange.
- The Company operates in only one segment- Microfinance Loans, hence the Accounting Standard 17 on segment reporting is not applicable to the Company.
- The above financial results have been reviewed by Audit committee and approved by Board of Directors at their meeting held on 12th February 2013 and 13th February 2013 respectively. The auditors have carried out "Limited Review" of the above results.
- The current period figures in this statement have been reported into format recommended as per SEBI circular dated 16th April 2012. The comparative figures have also been accordingly restated to conform to the current period presentation.

**By order of the Board of Directors  
For Satin Creditcare Network Limited**

Place: Delhi  
Date: 13th February 2013

**(H P Singh)  
Chairman Cum Managing Director**