

ANNEXURE II
SELECTED RATIOS OF COMPANIES OF SERVICES SECTOR
INDUSTRIES IN INDIA

Company	DFL	D-E Ratio	Asset Growth	EPS	ROE
ASSET FINANCING					
Abirami Financial Services (India) Ltd.	-0.03	0.18	0.02	0.54	5.40
Ad-Manum Finance Ltd.	1.17	1.76	0.22	2.82	11.61
Bajaj Auto Finance Ltd.	3.99	1.45	0.23	14.05	11.88
Capital Trust Ltd.	-29.21	0.42	-0.02	0.09	0.10
Capman Financials Ltd.	-0.29	0.21	0.05	0.05	0.72
Cholamandalam Investment & Finance Co. Ltd.	-4.42	4.89	0.26	9.97	11.88
Coral India Finance & Housing Ltd.	-0.52	0.01	0.33	-65.76	12.07
Dewan Housing Finance Corpn. Ltd.	0.88	7.60	0.23	6.65	15.63
Dhruva Capital Services Ltd.	0.53	0.09	0.31	0.10	0.98
First Custodian Fund (India) Ltd.	0.57	0.78	0.17	2.92	6.23
Gruh Finance Ltd.	-1.18	9.51	0.21	5.24	14.90
Hingir Rampur Coal Co. Ltd.	1.19	0.01	-0.09	-0.33	-7.36
Housing Development Finance Corpn. Ltd.	0.65	6.67	0.23	101.64	20.32
Indergiri Finance Ltd.	-1.52	0.00	0.28	0.03	-0.76
India Home Loans Ltd.	2.44	0.04	0.14	0.29	-4.45
Integra Capital Management Ltd.	1.94	0.31	0.04	1.21	-5.90
Jayabharat Credit Ltd.	3.97	2.87	0.05	2.38	8.49
Key Corp Ltd.	1.70	0.33	0.01	1.34	5.11
Kinetic Trust Ltd.	0.60	0.03	0.18	0.07	0.62
Manraj Housing Finance Ltd.	-35.73	0.29	0.09	0.31	2.50
Margo Finance Ltd.	0.28	0.11	0.00	0.22	1.89
Mukunda Industrial Finance Ltd.	7.87	1.45	0.01	0.06	-0.45
Niyati Industries Ltd.	1.48	0.25	0.05	0.81	3.24
Pasupati Fincap Ltd.	0.85	0.03	-0.02	0.03	-0.74
Prism Finance Ltd.	0.63	0.05	0.13	0.05	1.40
S R E I Infrastructure Finance Ltd.	1.03	3.99	0.27	5.87	15.01
Sahara Housingfina Corpn. Ltd.	-2.16	2.43	0.31	1.07	7.85
Shalibhadra Finance Ltd.	-6.68	0.39	0.06	0.88	5.75
Shriram City Union Finance Ltd.	1.34	6.75	0.40	10.65	19.10
Shriram Transport Finance Co. Ltd.	-0.63	6.85	0.49	8.84	20.75
Sterling Holiday Financial Services Ltd.	-13.86	3.52	0.06	-0.49	-16.01
Sundaram Finance Ltd.	0.86	4.79	0.13	37.68	16.84

Swarna Securities Ltd.	-1.27	0.56	0.23	0.37	2.31
T R C Financial Services Ltd.	4.62	0.28	0.10	0.18	-5.42
BANKING					
Axis Bank Ltd.	6.22	1.57	0.51	12.67	16.25
Bank Of Rajasthan Ltd.	8.26	0.48	0.16	5.50	-7.02
City Union Bank Ltd.	1.27	0.58	0.23	14.58	21.71
Development Credit Bank Ltd.	3.99	0.76	0.18	7.90	-2.46
Dhanalakshmi Bank Ltd.	0.65	0.63	0.20	3.79	10.69
Federal Bank Ltd.	-49.46	0.95	0.20	27.57	15.79
H D F C Bank Ltd.	0.99	0.98	0.44	16.59	16.05
I C I C I Bank Ltd.	7.37	2.55	0.80	16.35	12.79
Karnataka Bank Ltd.	1.98	0.59	0.21	28.41	18.58
Karur Vysya Bank Ltd.	0.81	0.64	0.19	74.06	23.61
Kotak Mahindra Bank Ltd.	0.70	2.12	0.31	9.17	11.01
Lakshmi Vilas Bank Ltd.	2.59	0.62	0.15	13.71	16.00
South Indian Bank Ltd.	3.80	0.66	0.19	11.12	13.98
FEE BASED FINANCING					
A K Capital Services Ltd.	0.92	0.13	0.46	12.42	18.98
Action Financial Services (India) Ltd.	1.46	0.18	0.09	0.00	0.65
Arihant Capital Markets Ltd.	0.76	0.08	0.39	4.71	11.99
B N Rathi Securities Ltd.	1.03	0.02	0.22	2.14	10.22
Brescon Corporate Advisors Ltd.	0.36	0.31	0.16	6.96	14.94
Cil Securities Ltd.	0.73	0.01	0.24	2.09	11.16
Daulat Securities Ltd.	0.79	0.20	0.04	0.63	5.94
Geojit B N P Paribas Financial Services Ltd.	-0.99	0.03	0.49	4.66	20.75
M B Parikh Finstocks Ltd.	-2.73	0.08	-0.02	0.19	1.48
Modern Shares & Stockbrokers Ltd.	5.42	0.14	0.24	1.73	7.22
N D A Securities Ltd.	0.76	0.13	0.07	0.41	2.98
Networth Stock Broking Ltd.	-1.17	0.05	0.39	-0.10	3.05
Relic Technologies Ltd.	1.08	0.50	0.00	0.16	1.10
S K P Securities Ltd.	1.64	0.09	0.20	1.54	9.81
Sugal & Damani Share Brokers Ltd.	2.03	0.38	0.19	0.40	3.22
Swastika Investmart Ltd.	1.03	0.07	0.32	1.88	8.96
Vertex Securities Ltd.	1.22	0.04	0.16	0.20	0.64
HEALTH					
A D S Diagnostic Ltd.	2.29	0.57	0.05	0.20	1.16
Apollo Hospitals Enterprise Ltd.	23.15	0.52	0.31	10.62	12.08
Chennai Meenakshi Multispeciality Hospital Ltd.	5.98	3.28	0.05	-0.46	-76.16
Dolphin Medical Services Ltd.	-116.78	0.23	0.28	0.23	-0.56
Dr. Agarwal'S Eye Hospital Ltd.	-0.85	0.58	0.22	1.72	9.45
Kovai Medical Center & Hospital Ltd.	3.25	1.43	0.15	2.51	14.23

N G Industries Ltd.	1.09	0.05	0.35	3.47	19.92
Secunderabad Healthcare Ltd.	0.39	0.29	0.14	0.67	-2.06
Sharma East India Hospitals & Medical Research Ltd.	-7.70	0.68	0.11	0.14	1.41
HOTEL					
Advani Hotels & Resorts (India) Ltd.	1.18	1.66	0.04	1.29	8.50
Asian Hotels (North) Ltd.	1.84	0.37	0.29	22.49	18.06
Benares Hotels Ltd.	0.73	0.02	0.13	19.14	20.81
Best Eastern Hotels Ltd.	-0.69	1.66	0.00	0.75	-0.57
Cindrella Hotels Ltd.	3.36	0.03	0.04	0.24	1.81
E I H Associated Hotels Ltd.	0.56	2.78	0.29	1.84	3.35
E I H Ltd.	1.32	0.45	0.10	13.78	10.44
Fomento Resorts & Hotels Ltd.	2.32	1.18	0.05	1.69	7.78
Gujarat Hotels Ltd.	0.87	0.25	0.08	3.36	23.61
Hotel Leelaventure Ltd.	-14.09	1.45	0.27	5.63	11.18
Howard Hotels Ltd.	0.65	1.01	0.04	-0.06	-1.64
Indian Hotels Co. Ltd.	0.98	0.60	0.18	18.21	14.35
Jindal Hotels Ltd.	-0.28	0.66	0.11	2.36	14.59
Khyati Multimedia Entertainment Ltd.	1.31	0.56	17.46	-0.01	-17.84
Oriental Hotels Ltd.	1.05	0.07	0.10	13.85	10.78
Polo Hotels Ltd.	-0.40	1.14	0.04	-0.31	-4.04
Ras Resorts & Apart Hotels Ltd.	3.92	0.21	0.08	0.73	2.27
Royale Manor Hotels & Inds. Ltd.	23.37	2.91	0.05	0.17	-8.83
Savera Industries Ltd.	4.48	0.40	0.05	2.86	5.21
Sinclairs Hotels Ltd.	0.55	0.36	0.12	4.57	6.42
U P Hotels Ltd.	0.74	0.27	0.05	5.07	7.84
Velan Hotels Ltd.	50.56	1.76	0.05	-0.15	-13.69
Viceroy Hotels Ltd.	5.20	2.38	0.32	2.07	9.08
INVESTMENT					
Almondz Global Securities Ltd.	0.98	0.62	0.52	1.29	-1.95
Apollo Finvest (India) Ltd.	0.47	0.01	-0.03	0.32	-2.13
Aroni Commercials Ltd.	0.49	0.23	0.14	10.21	14.60
Asit C. Mehta Financial Services Ltd.	1.82	0.24	0.09	0.97	3.31
Available Finance Ltd.	0.91	0.02	0.08	0.17	1.14
B N K Capital Markets Ltd.	1.32	1.05	0.17	2.09	7.73
Bajaj Holdings & Invst. Ltd.	-0.20	0.18	0.11	55.29	19.27
Bervin Investment & Leasing Ltd.	0.04	0.09	-0.01	0.12	-8.31
Channel Guide India Ltd.	0.33	0.39	0.17	-0.19	-4.08
Consolidated Finvest & Holdings Ltd.	1.18	0.04	-0.03	9.59	4.56
D B (International) Stock Brokers Ltd.	1.12	0.01	0.18	2.22	8.42
Diamant Infrastructure Ltd.	4.79	0.69	0.24	2.11	8.49

G S B Finance Ltd.	1.40	0.09	0.03	0.26	1.19
Hb Leasing & Finance Co. Ltd.	-0.10	0.01	-0.01	-1.69	-14.88
Ikab Securities & Investment Ltd.	0.90	0.06	0.18	0.73	3.23
India Securities Ltd.	4.44	1.50	-0.06	0.13	-17.21
J M Financial Ltd.	0.75	0.41	0.66	32.82	9.32
Kailash Ficom Ltd.	1.16	0.20	-0.02	-0.17	-5.32
Mukesh Babu Financial Services Ltd.	1.11	0.36	0.07	0.69	3.72
Munoth Communication Ltd.	1.77	0.17	0.02	-0.20	-0.99
Nalwa Sons Invsts. Ltd.	1.04	0.95	-0.04	21.53	5.65
Oasis Securities Ltd.	1.16	0.11	0.32	1.56	2.56
Reliance Capital Ltd.	0.25	1.00	0.30	14.67	9.51
S M I F S Capital Markets Ltd.	2.24	0.36	-0.01	1.26	-0.72
Shardul Securities Ltd.	0.95	0.19	0.09	2.40	5.75
Sharyans Resources Ltd.	4.31	0.04	0.31	3.89	10.42
Som Datt Finance Corpn. Ltd.	1.23	0.16	0.00	0.61	5.21
Sungold Capital Ltd.	0.81	0.03	0.41	0.07	0.85
Swastik Safe Deposit & Investments Ltd.	0.37	7.43	0.27	19.61	1.75
Tata Investment Corpn. Ltd.	0.27	0.11	0.19	30.92	17.51
Vardhman Holdings Ltd.	2.83	0.92	0.02	16.39	9.74
IT					
A B M Knowledgeware Ltd.	0.56	0.07	0.33	1.18	7.97
Ace Software Exports Ltd.	1.20	0.03	0.18	1.77	9.80
Aftek Ltd.	-7.48	0.22	0.53	16.04	18.93
Archana Software Ltd.	0.82	0.02	0.14	-0.81	-16.08
B L S Infotech Ltd.	15.57	0.28	0.08	1.48	5.05
B N R Udyog Ltd.	0.61	0.01	0.03	0.82	5.56
C M C Ltd.	4.61	0.62	0.14	21.67	25.52
Clio Infotech Ltd.	0.70	0.02	0.29	0.42	1.21
Cranes Software Intl. Ltd.	0.15	0.61	6.51	37.58	19.78
Financial Technologies (India) Ltd.	1.95	0.38	1.76	21.36	11.68
Globsyn Infotech Ltd.	0.88	0.47	0.05	0.66	-5.78
Goldstone Technologies Ltd.	0.85	0.35	0.53	2.52	8.22
Hexaware Technologies Ltd.	0.27	0.59	0.32	16.02	22.80
I C S A (India) Ltd.	1.32	0.28	1.10	12.72	14.23
I E C Education Ltd.	1.10	0.73	0.38	-0.42	3.63
Informed Technologies India Ltd.	-14.95	0.63	0.10	6.32	5.07
Infosys Technologies Ltd.	0.49	0.01	0.55	78.21	33.40
Lee & Nee Softwares (Exports) Ltd.	1.48	0.00	0.24	1.27	0.17
Magnum Ltd.	-1.20	0.14	0.09	0.01	0.40
Mangalya Soft-Tech Ltd.	1.09	0.34	0.04	0.02	-0.08
Mastek Ltd.	0.29	0.11	0.22	22.97	24.04
Mega Corporation Ltd.	0.73	0.12	0.40	0.33	6.84
Melstar Information	-0.06	0.25	0.13	1.98	1.23

Technologies Ltd.					
Mold-Tek Technologies Ltd.	0.05	1.35	0.14	2.46	6.17
Nettlinx Ltd.	0.35	0.29	0.19	0.58	4.65
Nucleus Software Exports Ltd.	0.60	0.04	0.39	10.97	19.12
Odyssey Technologies Ltd.	0.91	0.45	0.09	-1.34	-75.23
Omega Interactive Technologies Ltd.	-6.06	0.00	0.10	0.65	-2.63
Onward Technologies Ltd.	-6.16	0.72	0.09	1.91	-2.23
P V P Ventures Ltd.	0.69	0.29	1.01	12.14	9.97
Pagaria Energy Ltd.	0.62	0.00	0.13	0.07	0.38
Panoramic Universal Ltd.	1.34	0.24	0.48	5.44	21.98
Polaris Software Lab Ltd.	-0.14	0.03	0.75	15.01	27.52
Ram Informatics Ltd.	0.82	0.07	0.50	0.00	2.67
Religare Technova Global Solutions Ltd.	-0.72	0.26	0.46	-0.28	-5.43
Shreejal Info Hubs Ltd.	1.01	0.02	1.64	-0.05	-0.27
Silicon Valley Infotech Ltd.	1.00	0.20	0.06	0.06	0.85
Sparc Systems Ltd.	2.23	0.05	0.15	0.00	-0.16
Tata Elxsi Ltd.	-1.10	0.37	0.14	6.23	28.53
Tech Mahindra Ltd.	0.06	0.01	0.46	28.79	36.52
Trigyn Technologies Ltd.	1.24	0.44	0.66	3.65	-48.94
Unisys Softwares & Holding Inds. Ltd.	1.35	0.02	0.22	0.05	0.36
V M F Soft Tech Ltd.	4.17	0.26	0.01	-0.06	-4.14
Wipro Ltd.	0.12	0.38	0.34	28.16	26.27
Zensar Technologies Ltd.	-0.27	0.68	0.11	6.05	3.59
RECREATION					
A T N International Ltd.	0.17	0.70	-0.04	0.88	1.89
Cinerad Communications Ltd.	7.59	0.25	-0.02	-0.36	-9.14
Filmcity Media Ltd.	1.10	0.36	0.55	0.22	1.08
G V Films Ltd.	1.30	0.54	0.37	0.32	-0.82
Nicco Parks & Resorts Ltd.	0.26	0.41	0.06	2.35	12.70
Saregama India Ltd.	0.01	0.58	0.17	-1.86	4.98
South Asian Enterprises Ltd.	-3.61	0.09	-0.03	0.46	1.80
Zee Entertainment Enterprises Ltd.	1.40	0.16	0.90	8.65	14.90
TRANSPORTATION					
A B C India Ltd.	1.63	0.77	0.05	2.68	4.83
Arshiya International Ltd.	1.23	0.05	1.63	0.73	0.80
Chowgule Steamships Ltd.	0.28	1.23	0.04	0.73	2.96
Coastal Roadways Ltd.	1.21	0.42	0.04	1.42	5.63
Essar Shipping Ports & Logistics Ltd.	2.82	0.70	0.17	3.53	8.37
Frontline Corporation Ltd.	5.96	1.66	0.30	3.08	17.13
Great Eastern Shipping Co. Ltd.	2.47	0.73	0.14	22.92	21.16
Jagson Airlines Ltd.	1.35	0.37	0.13	-0.61	-10.79
Mercator Lines Ltd.	0.69	0.99	0.63	12.91	22.85

Patel Integrated Logistics Ltd.	2.70	0.54	0.13	2.65	6.10
S E R Industries Ltd.	0.71	0.06	0.00	0.74	3.71
Sanco Trans Ltd.	0.58	1.12	0.22	9.70	17.44
Sical Logistics Ltd.	4.18	1.97	0.25	6.95	9.35
Varun Shipping Co. Ltd.	-180.15	1.89	0.23	6.51	16.96
WHOLESALE &RETAIL					
A B C Gas (International) Ltd.	0.88	1.07	0.01	-0.21	-4.27
A C L Projects Ltd.	1.10	0.99	-0.06	0.53	3.45
Adani Enterprises Ltd.	0.45	1.24	0.28	36.75	21.97
Ador Fontech Ltd.	-7.08	0.40	0.11	8.33	21.22
Advanced Micronic Devices Ltd.	-4.64	0.55	0.10	2.07	6.80
Aravali Securities & Finance Ltd.	-1.36	0.51	-0.04	-0.37	-4.00
Ashco Niulab Inds. Ltd.	1.37	0.91	0.12	2.04	4.93
Bajaj Global Ltd.	-1.04	0.82	0.06	2.28	2.33
Brawn Pharmaceuticals Ltd.	-0.11	0.32	-0.09	-0.03	-3.87
Catvision Products Ltd.	6.57	0.33	0.11	0.53	2.08
Chandra Prabhu Intl. Ltd.	0.76	0.27	0.05	0.64	5.12
Competent Automobiles Co. Ltd.	3.10	0.56	0.00	4.15	10.11
Control Print Ltd.	-0.40	0.10	0.08	3.28	7.58
Cravatex Ltd.	0.75	0.59	0.09	14.09	11.47
Dhanlaxmi Cotex Ltd.	0.85	0.06	0.16	1.50	3.34
Dhoot Industrial Finance Ltd.	-2.26	0.51	0.10	2.33	9.89
Dollex Industries Ltd.	0.56	0.04	0.36	0.33	2.14
Elegant Marbles & Grani Inds. Ltd.	-2.50	0.05	0.11	6.84	14.33
Emmsons International Ltd.	1.60	1.56	0.46	5.19	11.79
Enterprise International Ltd.	0.40	0.06	-0.01	0.63	2.91
Era E-Zone India Ltd.	-0.78	0.04	0.52	1.25	6.42
H C L Infosystems Ltd.	0.46	0.44	0.22	17.89	22.16
Himatsingka Motor Works Ltd.	7.40	0.51	0.02	0.26	3.65
India Motor Parts & Accessories Ltd.	0.25	0.40	0.08	29.65	18.28
J L Morison (India) Ltd.	-0.40	0.51	0.17	16.48	9.56
Jeet Machine Tools Ltd.	0.86	0.07	0.04	5.95	5.16
Kapashi Commercial Ltd.	8.16	2.83	0.12	12.80	18.27
Kemp & Co. Ltd.	0.74	0.67	0.01	7.51	9.16
Khatau Exim Ltd.	0.73	7.73	0.30	-0.27	-2.89
Linear Industries Ltd.	0.58	0.12	0.03	0.08	0.66
M V L Industries Ltd.	0.72	0.47	0.17	2.29	9.60
Maxwell Industries Ltd.	0.50	0.79	0.11	3.53	6.78
Midas Pharmasec Ltd.	0.78	0.00	0.24	-0.41	-6.19
Modern India Ltd.	0.13	0.77	0.20	3.27	-9.21
Nirav Commercials Ltd.	0.31	0.05	0.09	6.49	4.96
Oregon Commercials Ltd.	0.71	0.54	-0.04	1.19	5.82
Oswal Yarns Ltd.	7.34	0.28	0.00	0.05	0.48
P A E Ltd.	3.45	0.30	0.00	2.44	4.31
Pantaloon Retail (India) Ltd.	0.59	1.14	0.56	7.45	11.28

Priya Ltd.	2.23	0.63	0.08	3.35	4.80
Pulsar International Ltd.	1.17	0.04	0.01	0.59	-0.61
R T C L Ltd.	-2.15	0.07	1.18	0.11	0.31
Raghav Industries Ltd.	0.63	0.01	0.01	1.17	2.43
Remi Sales & Engg. Ltd.	4.36	0.50	0.15	7.11	10.60
Rishabh Digha Steel & Allied Products Ltd.	1.72	0.15	0.11	1.00	7.94
Rishiroop Rubber (International) Ltd.	0.88	1.48	-0.02	-0.96	-21.17
Roselabs Industries Ltd.	0.61	0.10	0.02	0.32	1.76
S P S International Ltd.	-1.55	0.19	0.01	0.55	5.08
Salora International Ltd.	-0.54	0.45	0.07	8.77	9.67
Seasons Furnishings Ltd.	0.95	0.47	0.11	0.59	4.37
Shirpur Gold Refinery Ltd.	0.73	3.70	2.74	9.69	-13.09
Siddheswari Garments Ltd.	0.27	0.00	0.03	0.11	1.54
Spectacle Industries Ltd.	0.67	0.06	0.24	0.54	3.53
Super Crop Safe Ltd.	1.46	0.08	0.09	0.06	0.24
T I L Ltd.	-7.10	1.27	0.10	9.62	10.94
Tai Industries Ltd.	0.26	0.25	0.13	1.41	7.61
Tak Machinery & Leasing Ltd.	1.99	0.00	0.08	7.60	9.79
Trent Ltd.	1.34	0.09	0.24	25.77	17.22
Uniphos Enterprises Ltd.	-2.89	0.98	0.04	8.82	4.17
Ushdev International Ltd.	-2.82	1.17	0.49	4.06	13.20
Vadilal Enterprises Ltd.	0.73	2.51	0.11	2.56	3.90
Veena Textiles Ltd.	4.90	2.02	-0.06	-1.04	-13.54
Vipul Dye Chem Ltd.	0.07	0.42	0.09	0.93	3.72
Virat Crane Inds. Ltd.	2.83	0.55	0.10	-0.07	0.40
Williamson Magor & Co. Ltd.	2.29	0.59	0.06	7.38	3.65
Yarn Syndicate Ltd.	3.61	0.33	-0.05	0.29	-8.09