



# Repc Home Finance Limited

Promoted by Repco Bank - a GOI enterprise

## CORPORATE OFFICE

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### STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2013

#### Part I

	Particulars	Quarter Ended			Year Ended	
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
		Audited	Unaudited	Audited	Audited	Audited
1	<b>Income from Operations</b>					
	a) Revenue from Operations	109.39	99.29	87.09	391.18	305.54
	b) Other Operating Income	4.42	3.81	3.95	14.53	13.28
	<b>Total Income from Operations (net)</b>	<b>113.81</b>	<b>103.1</b>	<b>91.04</b>	<b>405.71</b>	<b>318.82</b>
2	<b>Expenditure</b>					
	a) Finance Cost	70.01	70.23	57.07	265.64	202.31
	b) Employees Benefit Expenses	5.17	3.17	3.94	14.09	10.50
	c) Depreciation and Amortisation	0.61	0.28	0.63	1.52	1.62
	d) Other Expenditure	2.94	2.36	2.49	8.69	7.29
	e) Provisions / Bad Debts Written off	(1.64)	4.96	(2.06)	9.23	15.54
	<b>Total Expenditure</b>	<b>77.09</b>	<b>81.00</b>	<b>62.07</b>	<b>299.17</b>	<b>237.26</b>
3	<b>Profit from Operations before Other Income &amp; Exceptional Items (1-2)</b>	<b>36.72</b>	<b>22.10</b>	<b>28.97</b>	<b>106.54</b>	<b>81.56</b>
4	Other Income	0.21	0.01	0.03	0.26	0.07
5	<b>Profit from ordinary activities before exceptional items (3+4)</b>	<b>36.93</b>	<b>22.11</b>	<b>29.00</b>	<b>106.80</b>	<b>81.63</b>
6	Exceptional Items	-	-	-	-	-
7	<b>Profit from ordinary activities before tax (5+6)</b>	<b>36.93</b>	<b>22.11</b>	<b>29.00</b>	<b>106.80</b>	<b>81.63</b>
8	Tax expenses	9.23	5.41	7.56	26.78	20.17
9	<b>Net Profit from ordinary activities after tax (7-8)</b>	<b>27.70</b>	<b>16.70</b>	<b>21.44</b>	<b>80.02</b>	<b>61.46</b>
10	Extraordinary Items	-	-	-	-	-
11	<b>Net Profit for the Period (9+10)</b>	<b>27.70</b>	<b>16.70</b>	<b>21.44</b>	<b>80.02</b>	<b>61.46</b>
12	Paid-up Equity Share Capital (Face Value Rs.10/-)	62.16	46.44	46.44	62.16	46.44
13	Reserves as at March 31				572.36	256.82
14	Earning per share (EPS) on (Face Value of Rs.10/-) Basic and Diluted Earning per Share	5.91	3.60	4.62	17.07	13.23
15	Debt Redemption Reserve				-	-
16	Debt Equity Ratio				4.92	8.42
17	Debt Service Coverage Ratio				1.37	1.08
18	Debt Service Coverage Ratio				1.44	1.48
19	Paid-up Debt Capital					

#### Part II

	Particulars	Quarter Ended			Year Ended	
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
		Audited	Unaudited	Audited	Audited	Audited
<b>A</b>	<b>PARTICULARS OF SHAREHOLDING</b>					
1	Public Shareholding					
	-Number of shares	389,30,441	232,10,179	232,10,179	389,30,441	232,10,179
	-Percentage of shareholding	62.63	49.98	49.98	62.63	49.98
2	Promoter and promoter group shareholding					
	<b>a) Pledged / Encumbered</b>					
	-Number of shares	NIL	NIL	NIL	NIL	NIL
	-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL
	-Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL	NIL
	<b>b) Non - Encumbered</b>					
	-Number of shares	232,30,606	232,30,606	232,30,606	232,30,606	232,30,606
	-Percentage of shares (as a % of the total s shareholding of promoter and promoter group)	37.37	50.02	50.02	37.37	50.02
	-Percentage of shares (as a % of the total share capital of the Company)					

Particulars	Quarter ended March 31, 2013
<b>B INVESTOR COMPLAINTS</b>	
Pending at the beginning of the quarter	-
Received during the quarter	-
Disposed off during the quarter	-
Remain unresolved at the end of the quarter	-

#### Notes :

- The Company main business is to provide loans for purchase or construction of residential house. All other activities of the company revolve the main business. As such, there are no separate reportable segments as per the Accounting Standard on Segment Reporting (AS 17)
- Disbursements during the year ended March 31, 2013 amounted to Rs.1,167.41 crore as compared to Rs.1,042.34 crore during the corresponding period of the previous year representing a growth of 12%. Loan assets have increased from Rs.2,804.08 crore as at March 31, 2012 to Rs.3,544.75 crore as at March 31, 2013 registering a growth of 26%
- The Board has proposed a dividend of 11% on the entire paid up capital of the company.
- During the year ended 31.03.2013 the company has issued and allotted 15720262 Equity shares of Rs. 10/- each at a premium of Rs. 162 per share to the Public and at a premium of Rs.146/- per share to the employees.

The Proceeds from the initial public offer of equity shares have been utilized as under:-

Particulars	Quarter ended 31st March 2013 (Rs.in Crores)
Share Issue proceeds	270.23
Less:	
Issue Expenses Paid upto 31-03-2013	4.75
Deployed in Business	72.24
Closing Balance of unutilised proceeds at the end of the quarter	193.24
Details of unutilized proceeds are given below:	
Amount kept in Banks	186.01
Amount kept in Banks - Public Issue Account	7.23

- The above results for the quarter / year ended March 31, 2013 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their meeting held on May 10, 2013.
- Issue expenses incurred in connection with Company's Initial Public Offer of Equity Shares are adjusted against Securities Premium Account.
- During the period under review, there are no transactions in the nature of exceptional or extraordinary items.
- Previous year's figures have been regrouped / rearranged wherever necessary.

Place : Chennai  
Date : 10-05-2013

For Repco Home Finance Ltd.,

Sd/-  
(R Varadarajan)  
Managing Director

#### A Statement showing Equity and Liabilities and Assets as required under clause 41(V) (h) of Listing Agreement is as under :

	Particulars	As at 31-03-2013	As at 31-03-2012
<b>A</b>	<b>EQUITY AND LIABILITIES AS AT 31-03-2013</b>		
1	<b>Shareholder's Funds</b>		
	(a) Share Capital	62.16	46.44
	(b) Reserves and Surplus	572.36	256.82
	<b>Sub-Total Share Holders' Funds</b>	<b>634.52</b>	<b>303.26</b>
2	<b>Non-Current Liabilities</b>		
	(a) Long Term Borrowings	2,177.24	1,770.21
	(b) Long Term Provisions	33.51	24.62
	<b>Sub-Total Non Current Liabilities</b>	<b>2,210.75</b>	<b>1,794.83</b>
3	<b>Current Liabilities</b>		
	(a) Short Term Borrowings	394.49	240.52
	(b) Other Current Liabilities	541.46	506.06
	(c) Short Term Provisions	11.22	8.04
	<b>Sub-Total Current Liabilities</b>	<b>947.17</b>	<b>754.62</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>3,792.44</b>	<b>2,852.71</b>
<b>B</b>	<b>ASSETS</b>		
1	<b>Non-Current Assets</b>		
	(a) Fixed Assets		
	(i) Tangible Assets	4.38	3.16
	(ii) Intangible Assets	0.09	0.16
	(b) Non-Current Investments	8.05	8.05
	(c) Deferred Tax Assets (net)	11.17	7.93
	(d) Long Term Loans and Advances	3,320.56	2,629.1
	<b>Sub-Total Non-Current Assets</b>	<b>3,344.25</b>	<b>2,648.4</b>
2	<b>Current Assets</b>		
	(a) Cash and Bank Balances	210.14	17.5
	(b) Short Term Loans and Advances	229.49	179.89
	(c) Other Current Assets	8.56	6.92
	<b>Sub-Total Current Assets</b>	<b>448.19</b>	<b>204.31</b>
	<b>TOTAL - ASSETS</b>	<b>3,792.44</b>	<b>2,852.71</b>