



Repco Home Finance Limited

(Promoted by Repco Bank - a GOI Enterprise)

CORPORATE OFFICE

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PART I - STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2013

₹ in crore

	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2013	30.09.2013	31.12.2012	31.12.2013	31.12.2012	31.03.2013
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Income from Operations						
	a) Revenue from Operations	132.08	124.39	99.29	370.81	281.80	391.18
	b) Other Operating Income	3.75	5.51	3.81	13.57	10.10	14.53
	Total Income from Operations (net)	135.83	129.90	103.10	384.38	291.90	405.71
2	Expenditure						
	a) Finance Cost	84.91	77.08	70.23	233.89	195.63	265.64
	b) Employees Benefit Expenses	5.61	4.51	3.17	14.20	8.92	14.09
	c) Depreciation and Amortisation	0.73	0.58	0.28	1.76	0.91	1.52
	d) Other Expenditure	4.70	2.84	2.36	10.77	5.75	8.69
	e) Provisions / Bad Debts Written off	3.50	5.29	4.96	18.57	10.87	9.23
	Total Expenditure	99.45	90.30	81.00	279.19	222.08	299.17
3	Profit from Operations before Other Income & Exceptional Items (1-2)	36.38	39.60	22.10	105.19	69.82	106.54
4	Other Income	0.44	0.06	0.01	1.06	0.05	0.26
5	Profit from ordinary activities before exceptional Items (3+4)	36.82	39.66	22.11	106.25	69.87	106.80
6	Exceptional Items	-	-	-	-	-	-
7	Profit from ordinary activities before tax (5+6)	36.82	39.66	22.11	106.25	69.87	106.80
8	Tax expenses	9.68	10.50	5.41	27.64	17.55	26.78
9	Net Profit from ordinary activities after tax (7-8)	27.14	29.16	16.70	78.61	52.32	80.02
10	Extraordinary Items	-	-	-	-	-	-
11	Net Profit for the Period (9+10)	27.14	29.16	16.70	78.61	52.32	80.02
12	Paid-up Equity Share Capital (Face Value Rs.10/-)	62.16	62.16	46.44	62.16	46.44	62.16
13	Reserves as at March 31						572.36
14	Earning per share (EPS) on (Face Value of Rs.10/-)						
	Basic	4.37	4.69	3.60	12.65	11.27	17.07
	Diluted	4.35	4.69	3.60	12.60	11.27	17.07

PART II - SELECTED INFORMATION FOR QUARTER / NINE MONTHS ENDED DECEMBER 31, 2013

	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2013	30.09.2013	31.12.2012	31.12.2013	31.12.2012	31.03.2013
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
A	PARTICULARS OF SHAREHOLDING						
1	Public Shareholding						
	-Number of shares	38,930,441	38,930,441	23,210,179	38,930,441	23,210,179	38,930,441
	-Percentage of shareholding	62.63	62.63	49.98	62.63	49.98	62.63
2	Promoter and promoter group shareholding						
	a) Pledged / Encumbered						
	-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) Non - Encumbered						
	-Number of shares	23,230,606	23,230,606	23,230,606	23,230,606	232,30,606	23,230,606
	-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)	37.37	37.37	50.02	37.37	50.02	37.37

Particulars	3 months ended 31.12.2013
B INVESTOR COMPLAINTS	
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)
- Loans sanctioned during the nine month period ended December 31, 2013 amounted to Rs.1,284.94 crore as against Rs.859.00 crore in the corresponding period of the previous year, a growth of 49.59%. Disbursements during the nine month period ended December 31, 2013 amounted to Rs.1203.30 crore as compared to Rs.777.65 crore during the corresponding period of the previous year representing a growth of 54.74%. Loans outstanding have increased from Rs.3,270.92 crore as at December 31, 2012 to Rs. 4,319.36 crore as at December 31, 2013 registering a growth of 32.05%.
- As at December 31, 2013, the total borrowing of the company stood at Rs.3,600.58 crore as against Rs.2,914.96 crore in the corresponding period of the previous year.
- The gross NPAs of the Company as on December 31, 2013 are Rs.87.67 crore (2.03% of the total loans) as against Rs.96.32 crore (2.94% of total loans) as on December 31, 2012. Net NPAs of the Company as on December 31, 2013 was 1.28% as against 2.32% in the corresponding period the previous year.
- During the quarter ended December 31, 2013, the company has granted 244,375 options out of a pool of 9,27,835 options under the ESOS to the eligible employees of the Company.
- Other Income for the nine months ended December 31, 2013 includes Dividend received on investments amounting to Rs.40.00 lakh and Interest on deposits with Banks amounting to Rs.64.96 lakh.
- The above results for the quarter / nine months ended December 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 10th February 2014. The said financial results have been subjected to limited review by the Statutory Auditors in terms of Clause 41 of the Listing Agreement.
- During the period under review, there are no transactions in the nature of exceptional or extraordinary items

For Repco Home Finance Ltd.,

Sd/
(R Varadarajan)
Managing Director

Place : Chennai
Date : 10.02.2014