

REPCO HOME FINANCE LIMITED
CIN- L65922TN2000PLC044655



Registered Office: Repco Tower, No. 33, North Usman Road, T. Nagar, Chennai 600 017

Corporate office: Third Floor, Alexander Square, Old No.34 & 35, New No.2,
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PART I - STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED MARCH 31, 2016

(Rs in Crore)

Particulars	Standalone					Consolidated	
	Quarter Ended			Year Ended		Year Ended	
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
	Audited	Reviewed	Audited	Audited	Audited	Audited	Audited
1 Income from Operations							
a) Revenue from Operations	231.18	219.09	182.97	852.13	669.10	852.13	669.10
b) Other Operating Income	8.84	6.18	8.28	28.55	22.81	28.55	22.81
Total Income from Operations (net)	240.02	225.27	191.25	880.68	691.91	880.68	691.91
2 Expenditure							
a) Finance Cost	145.99	141.03	116.68	548.27	431.48	548.27	431.48
b) Employees Benefit Expenses	8.79	10.19	9.91	40.93	34.61	40.93	34.61
c) Depreciation and Amortisation	1.23	0.90	0.97	4.15	2.95	4.15	2.95
d) Other Expenditure	5.30	4.95	5.61	19.22	17.18	19.22	17.18
e) Provisions / Bad Debts Written off	13.98	9.23	6.22	39.20	20.34	39.20	20.34
Total Expenditure	175.29	166.30	139.39	651.77	506.56	651.77	506.56
3 Profit from Operations before Other Income & Exceptional Items (1-2)	64.73	58.97	51.86	228.91	185.35	228.91	185.35
4 Other Income	0.27	0.08	0.14	1.17	0.82	1.17	0.82
5 Profit from ordinary activities before exceptional Items (3+4)	65.00	59.05	52.00	230.08	186.17	230.08	186.17
6 Exceptional Items	-	-	-	-	-	-	-

7	Profit from ordinary activities before tax (5+6)	65.00	59.05	52.00	230.08	186.17	230.08	186.17
8	Tax expenses	22.78	20.47	17.19	80.00	63.09	80.00	63.09
9	Net Profit from ordinary activities after Tax (7-8)	42.22	38.58	34.81	150.08	123.08	150.08	123.08
10	Extraordinary Items	-	-	-	-	-	-	-
11	Net Profit for the Period (9+10)	42.22	38.58	34.81	150.08	123.08	150.08	123.08
12	Share of Profit /(Loss) of Associate Company	-	-	-	-	-	3.98	2.26
13	Net Profit after taxes and share of Profit / (Loss) of Associate Company (11+12)	42.22	38.58	34.81	150.08	123.08	154.06	125.34
13	Paid-up Equity Share Capital (Face Value Rs.10/-)	62.54	62.52	62.36	62.54	62.36	62.54	62.36
14	Reserves as at March 31		-		892.29	749.75	900.71	754.94
15	Earning per share (EPS) on (Face Value of Rs.10/-)							
	a) Basic	6.75	6.18	5.58	24.04	19.78		
	b) Diluted	6.74	6.17	5.56	24.03	19.71		
15	Debenture Redemption Reserve				-	-	-	-
16	Debt Equity Ratio (Loan Funds / Share Holders Funds)				6.85	6.29	6.85	6.29
17	Debt Service Coverage Ratio				0.46	0.33	0.46	0.33
18	Interest Service Coverage Ratio				1.50	1.49	1.50	1.49
19	Paid-up Debt Capital			-	100.00	100.00	100.00	100.00

Notes :

1) Audited Statement of Assets and Liabilities as at 31st March 2016

Particulars	Standalone		Consolidated		
	As at 31-03-16 (Audited)	As at 31-03-15 (Audited)	As at 31-03-16 (Audited)	As at 31-03-15 (Audited)	
A	EQUITY AND LIABILITIES				
1	Shareholder's Funds				
	(a) Share Capital	62.54	62.36	62.54	62.36
	(b) Reserves and Surplus	892.29	749.75	900.71	754.94

	Sub-Total Share Holders' Funds	954.83	812.11	963.25	817.30
2	Non-Current Liabilities				
	(a) Long Term Borrowings	5,025.18	3,879.74	5,025.18	3,879.74
	(b) Deferred Tax Liabilities (Net)	40.02	34.24	40.02	34.24
	(c) Long Term Provisions	102.37	76.24	102.37	76.24
	Sub-Total Non Current Liabilities	5,167.57	3,990.22	5,167.57	3,990.22
3	Current Liabilities				
	(a) Short Term Borrowings	497.04	484.84	497.04	484.84
	(b) Other Current Liabilities	1,124.42	774.96	1,124.42	774.96
	(c) Short Term Provisions	19.36	13.55	19.36	13.55
	Sub-Total Current Liabilities	1,640.82	1,273.35	1,640.82	1,273.35
	TOTAL - EQUITY AND LIABILITIES	7,763.22	6,075.68	7,771.64	6,080.87
B	ASSETS				
1	Non-Current Assets				
	(a) Fixed Assets				
	(i) Tangible Assets	7.17	7.04	7.17	7.04
	(ii) Intangible Assets	2.09	1.89	2.09	1.89
	(b) Non-Current Investments	12.40	12.40	20.82	17.59
	(c) Long Term Loans and Advances	7,203.01	5,627.47	7,203.01	5,627.47
	Sub-Total Non-Current Assets	7,224.67	5,648.80	7,233.09	5,653.99
2	Current Assets				
	(a) Cash and Bank Balances	20.03	17.53	20.03	17.53
	(b) Short Term Loans and Advances	501.93	395.44	501.93	395.44
	(c) Other Current Assets	16.59	13.91	16.59	13.91
	Sub-Total Current Assets	538.55	426.88	538.55	426.88
	TOTAL - ASSETS	7,763.22	6,075.68	7,771.64	6,080.87

2) The Company's main business is to provide loans for purchase or construction of residential house. All other activities of the company revolve around the main business. As such, there are no separate reportable segments as per the Accounting Standards on Segment Reporting (AS 17) as specified under Section 133 of the

3) Loans sanctioned during the period ended March 31, 2016 amounted to Rs.3,082.76 crore as against Rs.2,398.88 crore in the corresponding period of the previous year, a growth of 28.51 %. Disbursements during the period ended March 31, 2016 amounted to Rs.2,851.20 crore as compared to Rs.2,181.15 crore during the corresponding period of the previous year representing a growth of 30.72 %. Loans outstanding have increased from Rs.6,012.92 crore as at March 31, 2015 to Rs.7,691.19 crore as at March 31, 2016 registering a growth of 27.91%

4) As at March 31, 2016, the total borrowing of the company stood at Rs.6,537.92 crore as against Rs.5,104.42 crore in the corresponding period of the previous year.

5) The gross NPAs of the Company as on March 31, 2016 are Rs.100.87 crore (1.31 % of the total loans) as against Rs.79.12 crore (1.32% of total loans) as on March 31, 2015. Net NPAs of the Company as on March 31, 2016 was 0.48% as against 0.50% in the corresponding period of the previous year.

6) The financial statement of the associate company which are pending adoption by the Board of Directors of the associate company have been considered for consolidation.

7) During the period under review, there are no transactions in the nature of exceptional or extraordinary items

8) The Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as

9) Figures have been regrouped, rearranged and reclassified wherever necessary

10) The above results for the quarter / year ended March 31, 2016 have been reviewed and recommended by

Place : Chennai
Date : 10.05.2016

For Repco Home Finance Ltd.,

Sd/-
(R Varadarajan)
Managing Director