



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,  
Sardar Patel road, Guindy, Chennai – 600032  
Ph: (044) - 42106650 Fax: (044) – 42106651; E-mail: cs@repcohome.com  
Website: www.repcohome.com

PART I - STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED DECEMBER 31, 2015

(Rs in Crore)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1 <b>Income from Operations</b>						
a) Revenue from Operations	219.09	208.37	170.81	620.95	486.13	669.10
b) Other Operating Income	6.29	7.27	4.79	20.10	14.73	23.10
<b>Total Income from Operations (net)</b>	<b>225.38</b>	<b>215.64</b>	<b>175.60</b>	<b>641.05</b>	<b>500.86</b>	<b>692.20</b>
2 <b>Expenditure</b>						
a) Finance Cost	141.14	134.42	112.02	402.67	315.00	431.77
b) Employees Benefit Expenses	9.56	11.62	8.82	31.51	23.83	34.61
c) Depreciation and Amortisation	0.90	0.98	0.73	2.92	1.98	2.95
d) Other Expenditure	5.58	4.93	4.64	14.55	12.44	17.18
e) Provisions / Bad Debts Written off	9.23	4.71	2.63	25.22	14.12	20.34
<b>Total Expenditure</b>	<b>166.41</b>	<b>156.66</b>	<b>128.84</b>	<b>476.87</b>	<b>367.37</b>	<b>506.85</b>
3 <b>Profit from Operations before Other Income &amp; Exceptional Items (1-2)</b>	<b>58.97</b>	<b>58.98</b>	<b>46.76</b>	<b>164.18</b>	<b>133.49</b>	<b>185.35</b>
4 Other Income	0.08	0.75	0.11	0.90	0.68	0.82
5 <b>Profit from ordinary activities before exceptional Items (3+4)</b>	<b>59.05</b>	<b>59.73</b>	<b>46.87</b>	<b>165.08</b>	<b>134.17</b>	<b>186.17</b>
6 Exceptional Items	-	-	-	-	-	-
7 <b>Profit from ordinary activities before tax (5+6)</b>	<b>59.05</b>	<b>59.73</b>	<b>46.87</b>	<b>165.08</b>	<b>134.17</b>	<b>186.17</b>
8 Tax expenses	20.47	20.68	16.13	57.22	45.90	63.09
9 <b>Net Profit from ordinary activities after Tax (7-8)</b>	<b>38.58</b>	<b>39.05</b>	<b>30.74</b>	<b>107.86</b>	<b>88.27</b>	<b>123.08</b>
10 Extraordinary Items	-	-	-	-	-	-
11 <b>Net Profit for the Period (9+10)</b>	<b>38.58</b>	<b>39.05</b>	<b>30.74</b>	<b>107.86</b>	<b>88.27</b>	<b>123.08</b>
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.52	62.36	62.35	62.52	62.35	62.36
13 Reserves as at March 31			-	-	-	749.75
14 Earning per share (EPS) on (Face Value of Rs.10/-)						
a) Basic	6.18	6.26	4.94	17.29	14.19	19.78
b) Diluted	6.17	6.24	4.92	17.27	14.14	19.71

**Notes :**

1) 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 Companies Act , 2013 read with Rule 7 of Companies (Accounts) Rules , 2014

2) Loans sanctioned during the period ended December 31, 2015 amounted to Rs.2,148.60 crore as against Rs.1,564.27 crore in the corresponding period of the previous year, a growth of 37.35 %. Disbursements during the period ended December 31, 2015 amounted to Rs.1,953.70 crore as compared to Rs.1,430.74 crore during the corresponding period of the previous year representing a growth of 36.55 %. Loans outstanding have increased from Rs.5,500.65 crore as at December 31, 2014 to Rs.7,154.42 crore as at December 31, 2015 registering a growth of 30.06 %

3) As at December 31, 2015, the total borrowing of the company stood at Rs.6,099.06 crore as against Rs.4,623.70 crore in the corresponding period of the previous year.

4) The gross NPAs of the Company as on December 31, 2015 are Rs.163.94 crore (2.29 % of the total loans) as against Rs.109.41 crore (1.99% of total loans) as on December 31, 2014. Net NPAs of the Company as on December 31, 2015 was 1.36% as against 1.16% in the corresponding period of the previous year.

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

6) The Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on December 31, 2015 and secured by first and exclusive charges on the specific assets by way of hypothecation of book debts and receivables also by way of mortgage of specific immovable property.

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

8) The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and nine months ended December 31, 2015 in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above standalone financial results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their Meeting held on February 8 , 2016

Place : Chennai  
Date : 08-02-2016

For Repco Home Finance Ltd.,

Sd/-  
(R Varadarajan)  
Managing Director