

REPCO HOME FINANCE LIMITED
CIN- L65922TN2000PLC044655



Registered Office: Repco Tower, No. 33, North Usman Road, T. Nagar, Chennai 600 017
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PART I - STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2015

(Rs in crore)

Particulars	Quarter Ended			Year Ended
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	Reviewed	Audited	Reviewed	Audited
1 Income from Operations				
a) Revenue from Operations	193.49	182.97	150.63	669.10
b) Other Operating Income	6.54	8.37	5.41	23.10
Total Income from Operations (net)	200.03	191.34	156.04	692.20
2 Expenditure				
a) Finance Cost	127.11	116.77	97.60	431.77
b) Employees Benefit Expenses	10.11	10.53	6.79	33.50
c) Depreciation and Amortisation	1.04	0.97	0.54	2.95
d) Other Expenditure	4.26	4.99	3.92	18.29
e) Provisions / Bad Debts Written off	11.28	6.22	9.80	20.34
Total Expenditure	153.80	139.48	118.65	506.85
3 Profit from Operations before Other Income & Exceptional Items (1-2)	46.23	51.86	37.39	185.35
4 Other Income	0.07	0.14	0.07	0.82
5 Profit from ordinary activities before exceptional Items (3+4)	46.30	52.00	37.46	186.17
6 Exceptional Items	-	-	-	-
7 Profit from ordinary activities before tax (5+6)	46.30	52.00	37.46	186.17
8 Tax expenses	16.07	17.19	12.65	63.09
9 Net Profit from ordinary activities after tax (7-8)	30.23	34.81	24.81	123.08
10 Extraordinary Items	-	-	-	-
11 Net Profit for the Period (9+10)	30.23	34.81	24.81	123.08
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.36	62.36	62.16	62.36
13 Reserves as at March 31			-	749.75
14 Earning per share (EPS) on (Face Value of Rs.10/-)				
a) Basic	4.85	5.58	3.99	19.78
b) Diluted	4.83	5.56	3.98	19.71

Part II SELECTED INFORMATION FOR THE QUARTER ENDED JUNE 30, 2015					
Particulars	Quarter ended			Year Ended	
	30.06.2015	31.03.2015	30.06.2014	31.03.2015	
	Reviewed	Audited	Reviewed	Audited	
A	PARTICULARS OF SHAREHOLDING				
1	Public Shareholding				
	-Number of shares	3,91,33,216	3,91,27,041	3,89,30,441	3,91,27,041
	-Percentage of shareholding	62.75	62.75	62.63	62.75
2	Promoter and promoter group shareholding				
	a) Pledged / Encumbered				
	-Number of shares	NIL	NIL	NIL	NIL
	-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
	-Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL
	b) Non - Encumbered				
	-Number of shares	2,32,30,606	2,32,30,606	2,32,30,606	2,32,30,606
	-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00
	-Percentage of shares (as a % of the total share capital of the Company)	37.25	37.25	37.37	37.25

Particulars	3 months ended June , 2015
B	INVESTOR COMPLANTS
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 :

- 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)
- 2) Loans sanctioned during the quarter ended June 30, 2015 amounted to Rs.661.66 crore as against Rs.481.14 crore in the corresponding period of the previous year, a growth of 37.52% . Disbursements during the quarter ended June 30, 2015 amounted to Rs.580.07 crore as compared to Rs.414.60 crore during the corresponding period of the previous year representing a growth of 39.91%. Loans outstanding have increased from Rs.4,892.33 crore as at June 30, 2014 to Rs.6,344.16 crore as at June 30 , 2015 registering a growth of 29.68%
- 3) As at June 30, 2015, the total borrowing of the company stood at Rs.5,403.82 crore as against Rs.4,081.51 crore in the corresponding period of the previous year.
- 4) The gross NPAs of the Company as on June 30th 2015 are Rs.140.59 crore (2.22% of the total loans) as against Rs.121.76 crore (2.49% of total loans) as on June 30, 2014. Net NPAs of the Company as on June 30, 2015 was 1.29% as against 1.60% in the corresponding period the previous year.
- 5) During the period under review, there are no transactions in the nature of exceptional or extraordinary items.
- 6) The above results for the quarter ended June 30, 2015 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their meeting held on 7th August 2015.

Place : Chennai
Date : 07-08-2015

For Repco Home Finance Ltd.,

Sd/-
(R Varadarajan)
Managing Director