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PART I - STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER/ YEAR ENDED MARCH 31, 2017

(Rs in Crs)

Particulars	Standalone			Consolidated			
	Quarter Ended			Year Ended			
	31.03.2017	31.12.2016	31.03.2016	31.03.2017	31.03.2016		
	Audited	Reviewed	Audited	Audited	Audited	Audited	
1 Income from Operations							
a) Revenue from Operations	266.33	258.85	231.18	1,014.07	852.13	1,014.07	852.13
b) Other Operating Income	7.20	5.39	8.84	30.11	28.55	30.11	28.55
Total Income from Operations (net)	273.53	264.24	240.02	1,044.18	880.68	1,044.18	880.68
2 Expenditure							
a) Finance Cost	163.49	168.17	145.99	646.31	548.27	646.31	548.27
b) Employees Benefit Expenses	12.90	10.44	8.79	43.11	40.93	43.11	40.93
c) Depreciation and Amortisation	1.13	0.76	1.23	3.56	4.15	3.56	4.15
d) Other Expenditure	5.99	5.14	5.30	20.89	19.22	20.89	19.22
e) Provisions / Bad Debts Written off	11.59	9.63	13.98	51.85	39.20	51.85	39.20
Total Expenditure	195.10	194.14	175.29	765.72	651.77	765.72	651.77
3 Profit from Operations before Other Income & Exceptional Items (1-2)	78.43	70.10	64.73	278.46	228.91	278.46	228.91
4 Other Income	0.13	1.34	0.27	1.71	1.17	1.71	1.17
5 Profit from ordinary activities before exceptional Items (3+4)	78.56	71.44	65.00	280.17	230.08	280.17	230.08
6 Exceptional Items	-	-	-	-	-	-	-
7 Profit from ordinary activities before tax (5+6)	78.56	71.44	65.00	280.17	230.08	280.17	230.08
8 Tax expenses	27.97	25.00	22.78	97.92	80.00	97.92	80.00
9 Net Profit from ordinary activities after Tax (7-8)	50.59	46.44	42.22	182.25	150.08	182.25	150.08
10 Extraordinary Items	-	-	-	-	-	-	-
11 Net Profit for the Period (9+10)	50.59	46.44	42.22	182.25	150.08	182.25	150.08
12 Share of Profit /(Loss) of Associate Company						5.40	3.98
13 Net Profit after taxes and share of Profit / (Loss) of Associate Company (11+12)						187.65	154.06
14 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.56	62.56	62.54	62.56	62.54	62.56	62.54
15 Reserves as at March 31	-	-	-	1,074.67	892.29	1,086.99	900.71
16 Earning per share (EPS) on (Face Value of Rs.10/-)							
a) Basic	8.09	7.42	6.75	29.13	24.04	30.00	24.68
b) Diluted	8.09	7.42	6.74	29.13	24.03	30.00	24.66
17 Debenture Redemption Reserve				-	-	-	-
18 Debt Equity Ratio (Loan Funds / Share Holders Funds)				6.98	6.85	-	-
19 Debt Service Coverage Ratio				0.29	0.46	-	-
20 Interest Service Coverage Ratio				1.52	1.50	-	-

Audited Statement of Assets and Liabilities as at 31st March 2017

(Rs in Crs)

Particulars	Standalone		Consolidated	
	As at 31-03-17 (Audited)	As at 31-03-16 (Audited)	As at 31-03-17 (Audited)	As at 31-03-16 (Audited)
A EQUITY AND LIABILITIES				
1 Shareholder's Funds				
(a) Share Capital	62.56	62.54	62.56	62.54
(b) Reserves and Surplus	1,074.67	892.29	1,086.99	900.71
Sub-Total Share Holders' Funds	1,137.23	954.83	1,149.55	963.25
2 Non-Current Liabilities				
(a) Long Term Borrowings	5,531.63	5,025.18	5,531.63	5,025.18
(b) Deferred Tax Liabilities (Net)	43.93	40.02	43.93	40.02
(c) Long Term Provisions	154.36	102.37	154.36	102.37
Sub-Total Non Current Liabilities	5,729.92	5,167.57	5,729.92	5,167.57
3 Current Liabilities				
(a) Short Term Borrowings	921.70	497.04	921.70	497.04
(b) Other Current Liabilities	1,243.69	1,124.42	1,243.69	1,124.42
(c) Short Term Provisions	10.80	19.36	10.80	19.36
Sub-Total Current Liabilities	2,176.19	1,640.82	2,176.19	1,640.82
TOTAL - EQUITY AND LIABILITIES	9,043.34	7,763.22	9,055.66	7,771.64
B ASSETS				
1 Non-Current Assets				
(a) Property, Plant and Equipments	7.08	7.17	7.08	7.17
(b) Intangible Assets	2.04	2.09	2.04	2.09
(c) Non-Current Investments	15.60	12.40	27.92	20.82
(d) Long Term Loans and Advances	8,348.82	7,203.01	8,348.82	7,203.01
Sub-Total Non-Current Assets	8,373.54	7,224.67	8,385.86	7,233.09
2 Current Assets				
(a) Cash and Bank Balances	22.50	20.03	22.50	20.03
(b) Short Term Loans and Advances	608.93	501.93	608.93	501.93
(c) Other Current Assets	38.37	16.59	38.37	16.59
Sub-Total Current Assets	669.80	538.55	669.80	538.55
TOTAL - ASSETS	9,043.34	7,763.22	9,055.66	7,771.64

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 year ended March 31, 2017 amounted to Rs.2,875.75 crore as against Rs.3,082.76 crore in the corresponding period of the previous year. Disbursements during the year ended March 31, 2017 amounted to Rs.2,642.39 as compared to Rs.2,851.20 crore during the corresponding period of the previous year. Loans outstanding have increased from Rs.7,691.19 crore as at March 31, 2016 to Rs.8,939.91 crore as at March 31, 2017 registering a growth of 16.24 %.

3) As at March 31, 2017, the total borrowing of the company stood at Rs.7,560.43 crore as against Rs.6,537.92 crore in the corresponding period of the previous year.

4) The gross NPAs of the Company as on March 31, 2017 are Rs.232.84 crores (2.60 % of the total loans) as against Rs.100.87 crore (1.31% of the total loans) as on March 31, 2016. Net NPA of the Company as on March 31, 2017 was 1.39% as against 0.48% 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 March 31, 2017 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) The Board has recommended a dividend of Rs 2/- per equity share of Rs 10 each subject to approval of shareholders.

8) The Central Government vide notification dated March 30, 2016 and Circular No.04/2016 dated April 27, 2016 had amended the Companies (Accounting Standards) Rules, 2016 effective financial year 2016-2017 (Refer Para 8.5 of AS-4 'Contingencies and Events occurring after Balance Sheet date'), according to the Amended rules, the proposed dividend is not to be recorded as a liability as at March 31, 2017. Accordingly the proposed dividend of Rs .12.51 crore and taxes thereon of Rs.2.55 crore are not recognised as liability in the annual accounts of the financial year ending March 31, 2017. However the same will be recognized as liability on approval of shareholders at the ensuing Annual General Meeting.

9) The figures for the last quarter are the balancing figures between audited figures in respect of the full financial year and published unaudited year to date figures upto the third quarter of current financial year.

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

11) The above results for the quarter/year ended March 31, 2017 have been reviewed and recommended by the Audit Committee of directors and subsequently approved by the Board of Directors at their meeting held on 25th May 2017.

Place : Chennai
Date : 25-05-2017

For Repco Home Finance Ltd.,

Sd/-
(R Varadarajan)
Managing Director