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PART I - STATEMENT OF UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER/ PERIOD ENDED DECEMBER 31, 2016

(Rs in Crore)

Particulars	Quarter Ended			Period Ended		Year Ended
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1 Income from Operations						
a) Revenue from Operations	258.85	249.97	219.09	747.74	620.95	852.13
b) Other Operating Income	5.39	9.64	6.29	22.91	20.10	28.55
Total Income from Operations (net)	264.24	259.61	225.38	770.65	641.05	880.68
2 Expenditure						
a) Finance Cost	168.17	159.70	141.14	482.82	402.67	548.27
b) Employees Benefit Expenses	10.44	9.98	9.56	30.21	31.51	40.93
c) Depreciation and Amortisation	0.76	0.86	0.90	2.43	2.92	4.15
d) Other Expenditure	5.14	5.49	5.58	14.90	14.55	19.22
e) Provisions / Bad Debts Written off	9.63	12.70	9.23	40.26	25.22	39.20
Total Expenditure	194.14	188.73	166.41	570.62	476.87	651.77
3 Profit from Operations before Other Income & Exceptional Items (1-2)	70.10	70.88	58.97	200.03	164.18	228.91
4 Other Income	1.34	0.13	0.08	1.58	0.90	1.17
5 Profit from ordinary activities before exceptional Items (3+4)	71.44	71.01	59.05	201.61	165.08	230.08
6 Exceptional Items	-	-	-	-	-	-
7 Profit from ordinary activities before tax (5+6)	71.44	71.01	59.05	201.61	165.08	230.08
8 Tax expenses	25.00	25.32	20.47	69.95	57.22	80.00
9 Net Profit from ordinary activities after Tax (7-8)	46.44	45.69	38.58	131.66	107.86	150.08
10 Extraordinary Items	-	-	-	-	-	-
11 Net Profit for the Period (9+10)	46.44	45.69	38.58	131.66	107.86	150.08
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.56	62.55	62.52	62.56	62.52	62.54
13 Reserves as at March 31	-	-	-	-	-	892.29
14 Earning per share (EPS) on (Face Value of Rs.10/-)						
a) Basic	7.42	7.30	6.18	21.05	17.29	24.04
b) Diluted	7.42	7.29	6.17	21.05	17.27	24.03

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, 2016 amounted to Rs.2,178.19 crore as against Rs.2,148.60 crore in the corresponding period of the previous year. Disbursements during the period ended December 31, 2016 amounted to Rs.1,977.92 as compared to Rs.1,953.70 crore during the corresponding period of the previous year. Loans outstanding have increased from Rs.7,154.42 crore as at December 31, 2015 to Rs.8,656.10 crore as at December 31, 2016 registering a growth of 20.99%.

3) As at December 31, 2016, the total borrowing of the company stood at Rs.7,388.66 crore as against Rs.6,099.06 crore in the corresponding period of the previous year.

4) The gross NPAs of the Company as on December 31, 2016 are Rs.229.08 crores (2.65% of the total loans) as against Rs.163.94 crore (2.29% of the total loans) as on December 31, 2015. Net NPA of the Company as on December 31, 2016 was 1.51% as against 1.36% in the corresponding period of the previous year.

5) The gross NPA reported above as on 31st December, 2016 is after considering the special dispensation given by NHB vide its circular NHB(ND)/DRS/POLICY CIRCULAR NO. 77/2016-17 in respect of advances aggregating to Rs.137.91 Crores.

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

7) The Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on December 31, 2016 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.

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

9) The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the period ended December 31, 2016 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 13, 2017.

Place : Chennai
Date : 13-02-2017

For Repco Home Finance Ltd.,

Sd/-
(R Varadarajan)
Managing Director