



**REPCO HOME FINANCE LIMITED.**  
(Promoted by Repco Bank-Govt. of India Enterprise)  
CIN : L6592TN2000PLC044655

**RHFL/SE/34/2016-17**

**August 04, 2017**

National Stock Exchange of India Limited,  
Exchange Plaza,  
Towers  
Bandra Kurla Complex, Bandra (E)  
Mumbai-400 051

BSE Limited  
Phiroze Jeejeebhoy

Dalal Street  
Mumbai- 400001

Kind Attn: Listing Department

Dear Sir,

**Sub: Outcome of the Board Meeting and Un-audited Financial results of the Company for the Quarter ended 30 June 2017**

We hereby inform you that at the meeting of the Board of Directors held today i.e. August 04, 2017, the Board has approved the Unaudited Financial Results of the Company for the quarter ended 30 June 2017.

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copy of the said results in the prescribed form duly signed by the Managing Director together with the Limited Review Report issued by M/s. R Subramanian and Company, the Statutory Auditors of the Company.

#### **Appointment of Statutory Auditor**

In accordance with the requirement of the Companies Act, 2013 on auditors 'appointment, the current statutory auditor, M/s.R.Subramanian and Company (Registration Number FRN 004137S ), holds office upto the conclusion of the ensuing annual general meeting.They are not eligible for further appointment. The Board of Directors on the recommendation of the Audit Committee has recommended the appointment of M/s..S.R.Batliboi & Associates LLP., as the statutory auditor to hold office till the conclusion of the annual general meeting of the Company to be held for 2017-18, subject to the approval of the members in the ensuing annual general meeting.

**Corporate Office :** 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.  
Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : [co@repcohome.com](mailto:co@repcohome.com), [www.repcohome.com](http://www.repcohome.com)  
**Registered Office :** 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845



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### **Brief Profile of M/s.S.R.Batliboi & Associates LLP ,**

S.R. Batliboi & Associates LLP (FRN 101049W/E300004), ("the Audit Firm"), is a firm of Chartered Accountants registered with the Institute of Chartered Accountants of India. The Audit Firm was established in the year 1965 and is a limited liability partnership firm ("LLP") incorporated in India. It has registered office at 22, Camac Street, Kolkata and has 12 branch offices in various cities in India.

The Audit Firm has valid Peer Review certificate and is part of S.R. Batliboi & Affiliates network of audit firms. It is primarily engaged in providing audit and assurance services to its clients

### **Issue of NCDs**

The Board accorded its approval to the issue of NCDs on the following terms:

- Issue Size : Rs. 180 Crore
- Mode of Issue : Private Placement
- Tender : 3 Years
- Coupon : 8.05% , annual
- Rating of the Instrument : "CARE AA"
- Secured / Unsecured : 100% Secured by book debts and Pari-passu charge on immovable property
- Listing : BSE Limited

**The meeting commenced at 11:15 A.M. and concluded at 3:45 P.M.**

Thanking You,

Yours Faithfully,

  
Company Secretary



REPCO HOME FINANCE LTD.,  
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 600 032

Ph: (044) - 42106650 Fax: (044) - 42106651; E-mail: cs@repcohome.com, Website:www.repcohome.com

**STATEMENT OF STANDALONE UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2017**

Particulars	Quarter Ended			Year Ended
	30.06.2017	31.03.2017	30.06.2016	31.03.2017
	Reviewed	Audited	Reviewed	Audited
<b>1 Income from Operations</b>				
a) Revenue from Operations	258.70	266.33	238.92	1,014.07
b) Other Operating Income	7.01	7.20	7.88	30.11
c) Other Income	0.11	0.13	0.11	1.71
<b>Total Income from Operations (net)</b>	<b>265.82</b>	<b>273.66</b>	<b>246.91</b>	<b>1,045.89</b>
<b>2 Expenditure</b>				
a) Finance Cost	162.83	163.49	154.95	646.31
b) Employees Benefit Expenses	11.19	12.90	9.79	43.11
c) Depreciation and Amortisation	0.77	1.13	0.81	3.56
d) Other Expenditure	5.12	5.99	4.27	20.89
e) Provisions / Bad Debts Written off	16.68	11.59	17.93	51.85
<b>Total Expenditure</b>	<b>196.59</b>	<b>195.10</b>	<b>187.75</b>	<b>765.72</b>
<b>3 Profit Before Exceptional &amp; Extraordinary Items and Tax (1-2)</b>	<b>69.23</b>	<b>78.56</b>	<b>59.16</b>	<b>280.17</b>
<b>4 Exceptional Items</b>	-	-	-	-
<b>5 Profit Before Extraordinary Items and Tax (3-4)</b>	<b>69.23</b>	<b>78.56</b>	<b>59.16</b>	<b>280.17</b>
<b>6 Extraordinary Items</b>	-	-	-	-
<b>7 Profit Before Tax (5-6)</b>	<b>69.23</b>	<b>78.56</b>	<b>59.16</b>	<b>280.17</b>
<b>8 Tax expenses</b>	<b>24.07</b>	<b>27.97</b>	<b>19.63</b>	<b>97.92</b>
<b>9 Net Profit for the Period (7-8)</b>	<b>45.16</b>	<b>50.59</b>	<b>39.53</b>	<b>182.25</b>
<b>10 Paid-up Equity Share Capital (Face Value Rs.10/-)</b>	<b>62.56</b>	<b>62.56</b>	<b>62.55</b>	<b>62.56</b>
<b>11 Reserves excluding revaluation reserves as at March 31, 2017</b>				<b>1,074.67</b>
<b>12 Earning per share (EPS) on (Face Value of Rs.10/-)</b>				
a) Basic (in Rs.)	7.22	8.09	6.32	29.13
b) Diluted (in Rs.)	7.22	8.09	6.31	29.13



**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 June 30, 2017 amounted to Rs.619.77 crore as against Rs.678.33 crore in the corresponding period of the previous year. Disbursements during the period ended June 30, 2017 amounted to Rs.548.42 crore as compared to Rs.599.70 crore during the corresponding period of the previous year. Loans outstanding have increased from Rs.7,959.32 crore as at June 30, 2016 to Rs.8,999.80 crore as at June 30, 2017 registering a growth of 13.07%.

3) As at June 30, 2017, the total borrowing of the company stood at Rs.7,564.08 crore as against Rs.6,769.64 crore in the corresponding period of the previous year.

4) The gross NPAs of the Company as on June 30, 2017 are Rs.357.10 crore (3.97% of the total loans) as against Rs.176.95 crore (2.22% of the total loans) as on June 30, 2016. Net NPA of the Company as on June 30, 2017 was 2.61% as against 1.22% 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 June 30, 2017 and secured by first and exclusive charge on the specific assets by way of hypothecation of book debts and receivables also by way of mortgage of specific immovable property.


7) The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter ended June 30, 2017 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 August 4, 2017.

8) Figures of the quarter ended March 31, 2017 are the balancing figures between audited figures in respect of the full year and published year to date figures upto 3rd quarter of the financial year.

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

Place : Chennai  
Date : 04-08-2017

For Repco Home Finance Ltd.,

  
(R Varadarajan)  
Managing Director



# R.Subramanian And Company LLP

## CHARTERED ACCOUNTANTS

(Formerly : R.Subramanian And Company)

Registered Office :

New No:6, Old No.36, Krishnaswamy Avenue, Luz, Mylapore, Chennai - 600 004.

Phone : 24992261 / 24991347 / 24994231, Fax : 24991408

Email : rs@rscompany.co.in Website : www.rscompany.co.in



### Independent Auditor's Review Report

To  
The Board of Directors  
Repc Home Finance Ltd  
Chennai

We have reviewed the accompanying statement of unaudited Standalone Financial results of **Repc Home Finance Ltd** ("the Company") for the quarter ended June 30, 2017 ("the Statement") being submitted by the company pursuant to Regulation 33 of the SEBI(Listing Obligation and Disclosure requirements) Regulation 2015, (the "Listing Regulation 2015") with the stock exchanges. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards specified under Section 133 of the Companies Act 2013 read with Rule 7 of the Companies(Accounts) rules 2014, and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

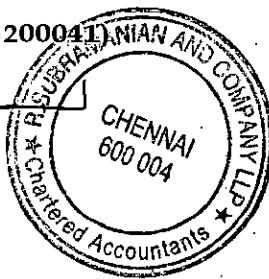
For R SUBRAMANIAN AND COMPANY LLP

Chartered Accountants

(Firm Regn No. 004137S/S200041)

*K Jayashankar*

**K JAYASHANKAR**  
Partner  
Membership No. 14156



Place: Chennai  
Date: 04<sup>th</sup> August 2017