

PART I - STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015

(Rs in crore)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
<b>1 Income from Operations</b>						
a) Revenue from Operations	208.37	193.49	164.69	401.86	315.32	669.10
b) Other Operating Income	7.27	6.54	4.53	13.81	9.94	23.10
<b>Total Income from Operations (net)</b>	<b>215.64</b>	<b>200.03</b>	<b>169.22</b>	<b>415.67</b>	<b>325.26</b>	<b>692.20</b>
<b>2 Expenditure</b>						
a) Finance Cost	134.42	127.11	105.38	261.53	202.98	431.77
b) Employees Benefit Expenses	11.41	10.11	7.67	21.52	14.46	33.50
c) Depreciation and Amortisation	0.98	1.04	0.71	2.02	1.25	2.95
d) Other Expenditure	5.14	4.26	4.43	9.40	8.35	18.29
e) Provisions / Bad Debts Written off	4.71	11.28	1.69	15.99	11.49	20.34
<b>Total Expenditure</b>	<b>156.66</b>	<b>153.80</b>	<b>119.88</b>	<b>310.46</b>	<b>238.53</b>	<b>506.85</b>
<b>3 Profit from Operations before Other Income &amp; Exceptional Items (1-2)</b>	<b>58.98</b>	<b>46.23</b>	<b>49.34</b>	<b>105.21</b>	<b>86.73</b>	<b>185.35</b>
4 Other Income	0.75	0.07	0.50	0.82	0.57	0.82
<b>5 Profit from ordinary activities before exceptional Items (3+4)</b>	<b>59.73</b>	<b>46.30</b>	<b>49.84</b>	<b>106.03</b>	<b>87.30</b>	<b>186.17</b>
6 Exceptional Items	-	-	-	-	-	-
7 <b>Profit from ordinary activities before tax (5+6)</b>	<b>59.73</b>	<b>46.30</b>	<b>49.84</b>	<b>106.03</b>	<b>87.30</b>	<b>186.17</b>
8 Tax expenses	20.68	16.07	17.12	36.75	29.77	63.09
9 <b>Net Profit from ordinary activities after tax (7-8)</b>	<b>39.05</b>	<b>30.23</b>	<b>32.72</b>	<b>69.28</b>	<b>57.53</b>	<b>123.08</b>
10 Extraordinary Items	-	-	-	-	-	-
11 <b>Net Profit for the Period (9+10)</b>	<b>39.05</b>	<b>30.23</b>	<b>32.72</b>	<b>69.28</b>	<b>57.53</b>	<b>123.08</b>
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.36	62.36	62.16	62.16	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	6.26	4.85	5.26	11.11	9.26	19.78
b) Diluted	6.24	4.83	5.24	11.07	9.22	19.71
15 Debenture Redemption Reserve	-	-	-	-	-	-
16 Debt Equity Ratio	-	-	-	6.62	5.83	6.34
17 Debt Service Coverage Ratio	-	-	-	0.33	0.38	0.33
18 Interest Service Coverage Ratio	-	-	-	1.47	1.49	1.48
19 Paid-up Debt Capital	-	-	-	400.00	-	100.00



Part II SELECTED INFORMATION FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015						
Particulars	Quarter ended			Half Year Ended		Year Ended
	30.09.2015 Reviewed	30.06.2015 Reviewed	30.09.2014 Reviewed	30.09.2015 Reviewed	30.09.2014 Reviewed	31.03.2015 Audited
<b>A PARTICULARS OF SHAREHOLDING</b>						
1 Public Shareholding						
-Number of shares	3,91,38,291	3,91,33,216	3,89,30,441	3,91,38,291	3,89,30,441	3,91,27,041
-Percentage of shareholding	62.75	62.75	62.63	62.75	62.63	62.75
2 Promoter and promoter group shareholding						
a) Pledged / Encumbered						
-Number of shares	NIL	NIL	NIL	NIL	NIL	NIL
-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
-Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	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	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	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	37.37	37.25

Particulars	Quarter ended September 30th, 2015
<b>B INVESTOR COMPLAINTS</b>	
Pending at the beginning of the quarter	-
Received during the quarter	-
Disposed off during the quarter	-
Remain unresolved at the end of the quarter	-



A Statement showing Equity and Liabilities and Assets as required under clause 41(V) (h)  
of Listing Agreement is as under :

Particulars		As at 30-09-15 (Reviewed)	As at 30-09-14 (Reviewed)	As at 31-03-15 (Audited)
<b>A</b>	<b>EQUITY AND LIABILITIES</b>			
1	Shareholder's Funds			
	(a) Share Capital	62.37	62.16	62.35
	(b) Reserves and Surplus	823.30	690.98	749.75
	<b>Sub-Total Share Holders' Funds</b>	<b>885.67</b>	<b>753.14</b>	<b>812.10</b>
2	Non-Current Liabilities			
	(a) Long Term Borrowings	4,524.22	3,173.82	3,879.74
	(b) Deferred Tax Liabilities (Net)	35.35	29.09	34.24
	(c) Long Term Provisions	92.44	67.29	76.24
	<b>Sub-Total Non Current Liabilities</b>	<b>4,652.01</b>	<b>3,270.20</b>	<b>3,990.22</b>
3	Current Liabilities			
	(a) Short Term Borrowings	562.31	594.77	484.84
	(b) Other Current Liabilities	815.04	676.11	774.96
	(c) Short Term Provisions	3.21	4.22	13.55
	<b>Sub-Total Current Liabilities</b>	<b>1,380.56</b>	<b>1,275.10</b>	<b>1,273.35</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>6,918.24</b>	<b>5,298.44</b>	<b>6,075.67</b>
<b>B</b>	<b>ASSETS</b>			
1	Non-Current Assets			
	(a) Fixed Assets			
	(i) Tangible Assets	7.38	5.80	7.03
	(ii) Intangible Assets	1.67	0.28	1.89
	(b) Non-Current Investments	12.40	12.40	12.40
	(c) Long Term Loans and Advances	6,410.19	4,901.76	5,627.88
	<b>Sub-Total Non-Current Assets</b>	<b>6,431.64</b>	<b>4,920.24</b>	<b>5,649.20</b>
2	Current Assets			
	(a) Cash and Bank Balances	19.04	21.96	17.53
	(b) Short Term Loans and Advances	451.23	343.62	395.03
	(c) Other Current Assets	16.33	12.62	13.91
	<b>Sub-Total Current Assets</b>	<b>486.60</b>	<b>378.20</b>	<b>426.47</b>
	<b>TOTAL - ASSETS</b>	<b>6,918.24</b>	<b>5,298.44</b>	<b>6,075.67</b>




**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 half year ended September 30, 2015 amounted to Rs.1,519.59 crore as against Rs.1,039.97 crore in the corresponding period of the previous year, a growth of 46.12%. Disbursements during the half year ended September 30, 2015 amounted to Rs.1,356.35 crore as compared to Rs.955.82 crore during the corresponding period of the previous year representing a growth of 41.90%. Loans outstanding have increased from Rs.5,237.96 crore as at September 30, 2014 to Rs. 6,848.77 crore as at September 30, 2015 registering a growth of 30.75%.
- 3) As at September 30, 2015, the total borrowing of the company stood at Rs.5,854.03 crore as against Rs. 4,387.25 crore in the corresponding period of the previous year.
- 4) The gross NPAs of the Company as on September 30th 2015 are Rs.123.58 crore (1.80% of the total loans) as against Rs.86.20 crore (1.65% of total loans) as on September 30, 2014. Net NPAs of the Company as on September 30, 2015 was 0.92% as against 0.81% in the corresponding period of the previous quarter.
- 5) During the period under review, there are no transactions in the nature of exceptional or extraordinary items.
- 6) During the quarter, CARE Ltd., has upgraded long term borrowing rating from CARE AA- to CARE AA.
- 7) Figures have been regrouped, rearranged and reclassified wherever necessary
- 8) The above results for the quarter ended September 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 4th November 2015.

Place : Chennai  
Date : 04-11-2015

For Repco Home Finance Ltd.,

  
(R Varadarajan)  
Managing Director



# R.Subramanian and Company

## CHARTERED ACCOUNTANTS

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### INDEPENDENT AUDITOR'S REVIEW REPORT

To

The Board of Directors  
Repco Home Finance Ltd  
Chennai

We have reviewed the accompanying statement of unaudited financial results of **REPCO HOME FINANCE Ltd (the company)** for the quarter and six months ended **30<sup>th</sup> September 2015 (the "Statement")**, being submitted by the company pursuant to the requirement of clause 41 of the Listing agreements with the Stock exchanges except for the disclosures regarding "Public Shareholding" and "Promoter and Promoter Group Shareholding" which have been traced from disclosure made by the Management and have not been audited by us. 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 in accordance with the Standard on Review Engagement (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 accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

For R.Subramanian and Company  
Chartered Accountants  
(Regn. No.004137s)

Place : Chennai  
Dated : 04.11.2015

  
R.Prakash  
Partner  
Membership No. 205869