

The Manager,
 BSE Limited,
 Phiroze Jeejeebhoy Towers
 Dalal Street
 Mumbai- 400001

Dear Sir,

**Re : Half yearly communication for dissemination to debenture holders
 (In Compliance to Listing Agreement)**

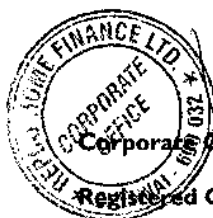
With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 as amended from time to time and the Listing Agreement there under, for dissemination to the debenture holders as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Credit Rating at the time of Issue	Revision in Credit Rating (Upgrade/ Downgrade if any)
Series - 1 / 2015	27-02-2015	10-03-2015	1,000	0.10	100	ICRA AA-, CARE AA-	NIL

2. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
3. The said NCDs are secured by : Secured by first and exclusive floating charge on specified assets by way hypothecation of book debts and receivables and also by way of additional charge on immovable property situated at Flat No.A1, Ground Floor, Plot No.B 147, Door No.12 Shoba Apartments, 10th Avenue, Ashok Nagar, Chennai 600 083.



Handwritten signature

Corporate Office : 3rd Floor, Alexander Square, New No: 2 (Old No: 34 & 35), Sardar Patel Road, Guindy, Chennai - 600032.
 Phone : 044-42106650 Fax : 044-42106651 E-mail : co@repcohome.com, www.repcohome.com
 Registered Office : 'REPCO TOWER', No: 33, North Usman Road, T.Nagar, Chennai - 600017. Phone : 044-28340715 / 4037 / 2845

4. The asset cover is 1.25 times as on 31.03.2015 and is adequate as per the terms of issue. The Asset Cover Certificate duly signed by the Company Secretary of the Company is attached.
5. The Debt Equity Ratio is 6.34.
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2015 are as under:

Details of redemption & payment of interest during last half year ending 31.03.2015:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
NIL				

7. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.04.2015 to 30.09.2015 are as under:
- 8.

Details of redemption & interest due in the next half-year:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
NIL			

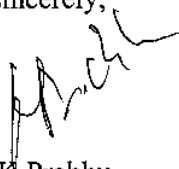
Company does not expect default in payment of principal / interest due in next half year

9. The half-yearly results for the half-year ending on 31.03.2015 are attached as per the format in Annexure-II of Listing Agreement.
10. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 31.03.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.
11. Composition of the Board of Directors/Management of the Company and if there is any change in it during half year ending on 31.03.2015. (Annexure - 4)
12. The name, designation and contact details of "Compliance Officer" of this company are as under:
 - (A) Name of Compliance Officer :K.Prabhu
 - (B) Designation :Company Secretary
 - (C) Correspondence Address : Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel road, Guindy, Chennai – 600032
 - (D) Phone, Fax No. :Phone: 044-42106650 , Fax: 044-42106651
 - (E) Email ID : cs@repcohome.com



13. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,
Yours sincerely,



Name: K.Prabhu
Authorized Signatory

Countersigned by:

For GDA Trusteeship Ltd.



Debenture Trustees



Annexure – 1 (Contd.)

Half Yearly Financial Results
(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008
& SEBI (Issue & Listing of Debt Securities)(Amendment) Regulations, 2012
(Rs. lakhs)

Particulars	6 months Ended (31/03/2015)	Corresponding 6 months ended in the previous year (31/03/2014)	Year to Date figures for current Period	Previous accounting year ended (31/03/2014)
	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*
1. Interest earned (a)+(b)+(c)+(d)	36,705.09	28,608.04	69,282.72	53,524.48
(a) Interest/disc. on advances/bills	35,377.81	27,685.46	66,909.94	51,558.84
(b) Income on investments	--	40.00	41.33	40.00
(c) Interest on balances with Reserve Bank of India and other interbank funds	11.36	8.69	21.76	69.92
(d) Others	1,315.92	873.89	2,309.69	1,855.72
2. Other Income	13.72	9.36	19.36	9.90
3. Total Income (1+2)	36,718.81	28,617.40	69,302.08	53,534.38
4. Interest Expended	22,879.06	17,576.89	43,176.81	32,474.97
5. Operating Expenses (i)+(ii)	2,898.16	2,171.90	5,178.88	3,638.47
(i) Employees cost	1,904.01	1,245.90	3,350.02	2,105.40



(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	994.15	926.00	1,828.86	1,533.07
6. Total Expenditure ((4+5) excluding provisions and contingencies	25,777.22	19,748.79	48,355.69	36,113.44
7. Operating Profit before Provisions and Contingencies (3-6)	10,941.59	8,868.61	20,946.39	17,420.94
8. Provisions (other than tax) and Contingencies	1,054.87	898.52	2,329.06	2,507.92
9. Exceptional Items	---	---	---	---
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	9,886.72	7,970.09	18,617.33	14,913.02
11. Tax expense	3,332.61	2,106.82	6,309.32	3,902.88
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	6,554.11	5,863.27	12,308.01	11,010.14
13. Extraordinary items (net of tax expense)	--	--	--	--
14. Net Profit (+)/ Loss (-) for the period (12-13)	6,554.11	5,863.27	12,308.01	11,010.14
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	6,235.76	6,216.10	6,235.76	6,216.10
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)			749.75	657.97



17. Analytical Ratios				
(i) Capital Adequacy Ratio			20.26	24.51
(ii) Earnings Per Share (EPS)			19.78	17.71
18) NPA Ratios				
a) Gross/Net NPA			79.12 / 29.78	68.55 / 33.25
b) % of Gross/Net NPA			1.32 / 0.50	1.47 / 0.72
c) Return on Assets			2.31	2.68

*strike off whichever is not applicable

Notes (as per RBI requirements)

1. Employee cost under Operating expenses to include all forms of consideration given by the bank in Exchange for services rendered by employees. It should also include provisions for post employment benefits such as gratuity, pension, other retirement benefits, etc.
2. Extraordinary items as defined in Accounting Standard 5 as income or expenses that arise from the ordinary activities of the enterprise and therefore, are not expected to recur frequently or regularly.

