



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

RHFL/NSE/67/2015-16

February 08, 2016

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

Dear Sir,

**Sub: Outcome of the Board Meeting and Un-audited Financial results of the Company for the Quarter and nine months ended 31 December 2015
(Regulations 30 and 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015)**

Pursuant to Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the outcome of the meeting of the Board of Directors of the Company held today i.e., February 08, 2016

As per Regulation 33 of the said Regulations, the Board of Directors, at the above meeting, approved the Unaudited Financial Results of the Company for the Quarter and nine months ended 31 December 2015 and the Limited Review Report issued by M/s. R Subramanian and Company, the Statutory Auditors of the Company.

Please find attached the unaudited financial results of our Company for the quarter and nine months ended 31 December 2015, duly signed by the Managing Director (duly reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company) together with a copy of the 'Limited Review Report' issued by the Statutory Auditors of the Company as stated above.

Thanking You,

Yours Faithfully,

Company Secretary

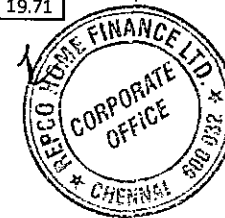
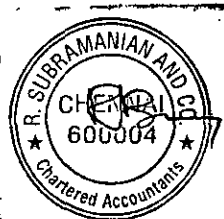


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Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
Registered Office : 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845

PART I - STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED DECEMBER 31, 2015

(Rs in Crore)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1 Income from Operations						
a) Revenue from Operations	219.09	208.37	170.81	620.95	486.13	669.10
b) Other Operating Income	6.29	7.27	4.79	20.10	14.73	23.10
Total Income from Operations (net)	225.38	215.64	175.60	641.05	500.86	692.20
2 Expenditure						
a) Finance Cost	141.14	134.42	112.02	402.67	315.00	431.77
b) Employees Benefit Expenses	9.56	11.62	8.82	31.51	23.83	34.61
c) Depreciation and Amortisation	0.90	0.98	0.73	2.92	1.98	2.95
d) Other Expenditure	5.58	4.93	4.64	14.55	12.44	17.18
e) Provisions / Bad Debts Written off	9.23	4.71	2.63	25.22	14.12	20.34
Total Expenditure	166.41	156.66	128.84	476.87	367.37	506.85
3 Profit from Operations before Other income & Exceptional items (1-2)	58.97	58.98	46.76	164.18	133.49	185.35
4 Other Income	0.08	0.75	0.11	0.90	0.68	0.82
5 Profit from ordinary activities before exceptional items (3+4)	59.05	59.73	46.87	165.08	134.17	186.17
6 Exceptional Items	-	-	-	-	-	-
7 Profit from ordinary activities before tax (5+6)	59.05	59.73	46.87	165.08	134.17	186.17
8 Tax expenses	20.47	20.68	16.13	57.22	45.90	63.09
9 Net Profit from ordinary activities after Tax (7-8)	38.58	39.05	30.74	107.86	88.27	123.08
10 Extraordinary Items	-	-	-	-	-	-
11 Net Profit for the Period (9+10)	38.58	39.05	30.74	107.86	88.27	123.08
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.52	62.36	62.35	62.52	62.35	62.36
13 Reserves as at March 31	-	-	-	-	-	749.75
14 Earning per share (EPS) on (Face Value of Rs.10/-)						
a) Basic	6.18	6.26	4.94	17.29	14.19	19.78
b) Diluted	6.17	6.24	4.92	17.27	14.14	19.71



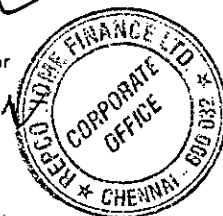
Notes :

- 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, 2015 amounted to Rs.2,148.60 crore as against Rs.1,564.27 crore in the corresponding period of the previous year, a growth of 37.35 %. Disbursements during the period ended December 31, 2015 amounted to Rs.1,953.70 crore as compared to Rs.1,430.74 crore during the corresponding period of the previous year representing a growth of 36.55 %. Loans outstanding have increased from Rs.5,500.65 crore as at December 31, 2014 to Rs.7,154.42 crore as at December 31, 2015 registering a growth of 30.06 %
- 3) As at December 31, 2015, the total borrowing of the company stood at Rs.6,099.06 crore as against Rs.4,623.70 crore in the corresponding period of the previous year.
- 4) The gross NPAs of the Company as on December 31, 2015 are Rs.163.94 crore (2.29 % of the total loans) as against Rs.109.41 crore (1.99% of total loans) as on December 31, 2014. Net NPAs of the Company as on December 31, 2015 was 1.36% as against 1.16% 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 December 31, 2015 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) Figures have been regrouped, rearranged and reclassified wherever necessary
- 8) The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and nine months ended December 31, 2015 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 8, 2016

Place : Chennai
Date : 08-02-2016

For Repco Home Finance Ltd.,

(R Varadarajan)
Managing Director



R.Subramanian and Company

CHARTERED ACCOUNTANTS

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
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 nine months period ended December 31, 2015. 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.

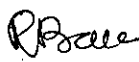
We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to 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 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

Chartered Accountants

(Firm Regn No. 004137S)


R PRAKASH
Partner
Membership No. 205869



Place: Chennai

Date: 8th February 2016