

**REPCO HOME FINANCE LIMITED.**

(Promoted by Repco Bank-Govt. of India Enterprise)

CIN : L6592TN2000PLC044655

**RHFL/SE/64/2016-17**

**November 08, 2016**

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

BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

Kind Attn: Listing Department

Dear Sir,

**Sub: Press release of Un-audited Financial results of the Company for the Quarter/Half year ended 30 September 2016**

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the Quarter/Half year ended 30 September 2016.

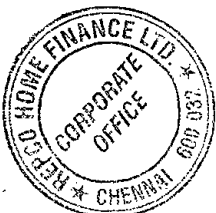
This is submitted for your information and records.

Thanking You,

Yours Faithfully,



Company Secretary



**Financial Results for the quarter ended September 30, 2016**

**Chennai, November 08, 2016:**

Repco Home Finance Limited (RHFL) is pleased to announce its results for the quarter ended September 30, 2016.

**Quarterly Performance**

The company earned a net profit of Rs. 45.69 crores during the quarter ended September 2016 as against Rs. 39.05 crores earned during the same period last year, registering a growth of 17%. The total income from operations in the quarter ended September 2016 was Rs. 259.61 crores as compared with Rs. 215.68 crores during the same period last year, registering an increase of 20%. The company sanctioned loans worth Rs.1046.12 crores during the quarter ended September 2016, registering an increase of 22% over previous year. Disbursements during the quarter ended September 2016 were Rs. 876.41 crores, registering an increase of 13%.

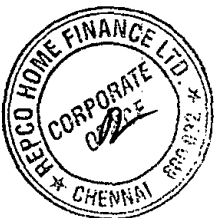
**Half yearly performance**

The company earned a net profit of Rs. 85.22 crores during the half year ended September 2016 as against Rs. 69.28 crores earned during the same period last year, registering an increase of 23%. The total income from operations in the half year ended September 2016 was Rs. 506.41 crores as compared with Rs. 415.71 crores during the same period last year, registering an increase of 22%. During the half year, the company sanctioned loans to the tune of Rs.1724.45 crores, registering an increase of 13%. Disbursements during the half year ended September 2016 were Rs. 1476.11 crores, registering an increase of 9%.

The loan book increased to Rs. 8468.77 crores at the end of September 2016 from Rs. 6848.77 crores in the previous year, registering an increase of 24%.

The gross NPAs stood at 2.37% as at the end of September 2016 and the net NPAs stood at 1.31%. The provision coverage ratio was 45.28%.

Loans to the self employed segment accounted for 59.7% of the outstanding loan amount.



**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

### Performance Highlights

figures in Rs. crores

| Particulars       | Half-Year<br>Ended<br>Sep-2016 | Half-Year<br>Ended<br>Sep-2015 | Quarter<br>Ended<br>June-2016 |
|-------------------|--------------------------------|--------------------------------|-------------------------------|
| Loans Sanctioned  | 1,724.45                       | 1,519.59                       | 678.33                        |
| Loans Disbursed   | 1,476.11                       | 1,356.35                       | 599.70                        |
| Loans Outstanding | 8,468.77                       | 6,848.77                       | 7,959.32                      |
| NPA               | 201.10                         | 123.58                         | 176.95                        |
| Gross NPA (%)     | 2.37                           | 1.80                           | 2.22                          |
| Net NPA (%)       | 1.31                           | 0.92                           | 1.22                          |
| PAT               | 85.22                          | 69.28                          | 39.53                         |

### Distribution network

As on September 30, 2016, the Company had a total network of 121 branches and 32 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand and the Union Territory of Puducherry.

For further information please visit the website <http://www.repcohome.com/> or contact:

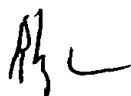
Mr. R. Varadarajan,

Managing Director - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 - 42106650



R Varadarajan  
Managing Director



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