



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

RHFL/SE/82/2016-17

February 13, 2017

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/Nine months period ended 31 December 2016

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the Quarter/Nine months period ended 31 December 2016.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,


Company Secretary

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, www.repcohome.com

Registered Office : 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845

Financial Results for the quarter ended December 31, 2016

Chennai, February 13, 2017:

Repco Home Finance Limited (RHFL) is pleased to announce the financial results for the quarter ended December 31, 2016.

Nine month performance

The company earned a net profit of Rs. 131.7 crores during the nine months ended December 2016 as against Rs. 107.9 crores earned during the same period last year, registering an increase of 22%. The total income from operations in the nine months ended December 2016 was Rs. 770.7 crores as compared with Rs. 641.0 crores during the same period last year, registering an increase of 20%. During the nine months, the company sanctioned loans to the tune of Rs.2,178.2 crores, registering an increase of 1%. Disbursements during the nine months ended December 2016 were Rs. 1,977.9 crores, registering an increase of 1%.

Quarterly Performance

The company earned a net profit of Rs. 46.4 crores during the quarter ended December 2016 as against Rs. 38.6 crores earned during the same period last year, registering a growth of 20%. The total income from operations in the quarter ended December 2016 was Rs. 264.2 crores as compared with Rs. 225.4 crores during the same period last year, registering an increase of 17%. The company sanctioned loans worth Rs.453.7 crores during the quarter ended December 2016, registering a decrease of 28% over same period previous year. Disbursements during the quarter ended December 2016 were Rs. 501.8 crores, registering a decrease of 16%.

The loan book increased to Rs. 8,656.1 crores at the end of December 2016 from Rs. 7,154.4 crores, registering an increase of 21%.

The gross NPAs stood at 2.65% as at the end of December 2016 and the net NPAs stood at 1.51%. The company has utilized special dispensation given by the National Housing Bank in recognition of sub-standard assets. The provision coverage ratio stood at 43.6%.

Loans to the self employed segment accounted for 60.0% of the outstanding loan amount.



Performance Highlights

figures in Rs. crores

Particulars	9 months ended Dec-2016	9 months ended Dec-2015
Loans Sanctioned	2,178.2	2,148.6
Loans Disbursed	1,977.9	1,953.7
Loans Outstanding	8,656.1	7,154.4
NPA	229.1	163.9
Gross NPA (%)	2.65	2.29
Net NPA (%)	1.51	1.36
Nil	264.9	218.3
PAT	131.7	107.9

Distribution network

As on December 31, 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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