

RHFL/SE/09/2017-18

May 25, 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,

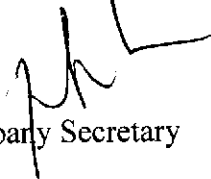
Sub: Press release of Audited Financial results of the Company for the year ended 31 March 2017

We submit herewith a copy of the press release in respect of the Audited Financial results of the Company for the year ended 31 March 2017.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,


Company Secretary

Financial Results for the quarter and year ended March 31, 2017**Chennai, May 25, 2017:**

Repco Home Finance Limited (RHFL) is pleased to announce the financial results for the period April 01, 2016 to March 31, 2017.

Performance in FY17 vs FY16

- Income from operations grew 19% from Rs. 880.7 Crs to Rs. 1,044.2 Crs
- Net interest income grew 21% from Rs. 303.9 Crs to Rs. 367.8 Crs
- Profit after taxes grew 21% from Rs. 150.1 Crs to Rs. 182.3 Crs
- Loan book grew 16% from Rs. 7,691.2 Crs to Rs. 8,939.9 Crs
- The loan book growth was supported by sanctions and disbursements of Rs. 2,875.8 Crs and Rs. 2,642.4 Crs
- Net interest margins and spreads remained robust at 4.4% and 3.1% respectively as compared to 4.4% and 3.0% last year

Performance in Q4FY17 vs Q4FY16

- Income from operations grew 14% from Rs. 240.0 Crs to Rs. 273.5 Crs
- Net interest income grew 20% from Rs. 85.6 Crs to Rs. 102.9 Crs
- Profit after taxes grew 20% from Rs. 42.2 Crs to Rs. 50.6 Crs
- Sanctions and disbursements were Rs. 697.6 Crs and Rs. 664.5 Crs
- Net interest margins and spreads expanded to 4.7% and 3.4% respectively from 4.6% and 3.0% last year

Loan Book and composition

The loan book increased 16% to Rs. 8,939.9 crores at the end of March 2017 from Rs. 7,691.2 Crs. Loans to the self employed segment accounted for 60.2% of the outstanding loan book and loans against property stood at 20.2% of the same.



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

Asset Quality

The gross NPAs stood at 2.60% as at the end of March 2017 and the net NPAs stood at 1.39%. The provision coverage ratio stood at 47.3%.

Dividend

The Board of Directors has recommended a dividend of Rs. 2.0 per equity share. The same is subject to approval of shareholders at the ensuing annual general meeting of the company for the financial year 2016-17.

Capital Adequacy

The capital adequacy ratio stood provisionally at 20.8%, comprising entirely of Tier-1 capital, which stood at Rs. 1,083.3 Crs. The prescribed minimum capital adequacy is 12.0% by the National Housing Bank.

Distribution network

As on March 31, 2017, the Company had a total network of 125 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.

Historical financial performance of the company at a glance

Particulars	Units	FY12	FY13	FY14	FY15	FY16	FY17	2017
Outstanding Loan Book	Rs Crs	2,804.1	3,544.8	4,661.9	6,012.9	7,691.2	8,939.9	26%
Sanctions	Rs Crs	1,111.6	1,284.8	1,822.5	2,398.9	3,082.8	2,875.8	21%
Disbursements	Rs Crs	1,042.3	1,167.4	1,715.3	2,181.2	2,851.2	2,642.4	20%
Income from Operations	Rs Crs	318.8	405.7	534.2	692.2	880.7	1,044.2	27%
Net Interest Income	Rs Crs	103.2	125.6	190.8	237.3	303.9	367.8	29%
PAT	Rs Crs	61.5	80.0	110.1	123.1	150.1	182.3	24%
Networth	Rs Crs	295.3	623.3	719.3	810.2	951.2	1,086.6	30%
Debt	Rs Crs	2,486.0	3,064.7	3,902.0	5,104.4	6,537.9	7,560.4	25%
Ratios								
NIM	%	4.2	4.0	4.7	4.5	4.4	4.4	
Gross NPA	%	1.4	1.5	1.5	1.3	1.3	2.6	
Net NPA	%	1.0	1.0	0.7	0.5	0.5	1.4	
ROAA	%	2.5	2.5	2.7	2.3	2.2	2.2	
ROANW	%	22.8	17.4	16.4	16.1	17.7	18.2	

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

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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

