

RHFL/NSE/20/2015-16

August 07, 2015

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
Un-audited Financial results of the Company for the quarter ended 30 June 2015
(Clause 41 of the Listing agreement)**

This is to inform you that at the meeting held today, the Board of Directors of the Company have approved the Un-audited Financial Results of the Company for the quarter ended 30 June 2015.

A copy of the Statement of Un-audited Financial Results with the Limited Review report is attached herewith.

Kindly take the same on record.

Thanking You,

Yours Faithfully,



Company Secretary

PART I - STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2015

(Rs in crore)

Particulars	Quarter Ended		Year Ended	
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	Reviewed	Audited	Reviewed	Audited
1 Income from Operations				
a) Revenue from Operations	193.49	182.97	150.63	669.10
b) Other Operating Income	6.54	8.37	5.41	23.10
Total Income from Operations (net)	200.03	191.34	156.04	692.20
2 Expenditure				
a) Finance Cost	127.11	116.77	97.60	431.77
b) Employees Benefit Expenses	10.11	10.53	6.79	33.50
c) Depreciation and Amortisation	1.04	0.97	0.54	2.95
d) Other Expenditure	4.26	4.99	3.92	18.29
e) Provisions / Bad Debts Written off	11.28	6.22	9.80	20.34
Total Expenditure	153.80	139.48	118.65	506.85
3 Profit from Operations before Other Income & Exceptional Items (1-2)	46.23	51.86	37.39	185.35
4 Other Income	0.07	0.14	0.07	0.82
5 Profit from ordinary activities before exceptional Items (3+4)	46.30	52.00	37.46	186.17
6 Exceptional Items	-	-	-	-
7 Profit from ordinary activities before tax (5+6)	46.30	52.00	37.46	186.17
8 Tax expenses	16.07	17.19	12.65	63.09
9 Net Profit from ordinary activities after tax (7-8)	30.23	34.81	24.81	123.08
10 Extraordinary Items	-	-	-	-
11 Net Profit for the Period (9+10)	30.23	34.81	24.81	123.08
12 Paid-up Equity Share Capital (Face Value Rs.10/-)	62.36	62.36	62.16	62.36
13 Reserves as at March 31	-	-	-	749.75
14 Earning per share (EPS) on (Face Value of Rs.10/-)				
a) Basic	4.85	5.58	3.99	19.78
b) Diluted	4.83	5.56	3.98	19.71



Part II SELECTED INFORMATION FOR THE QUARTER ENDED JUNE 30, 2015				
Particulars	Quarter ended			Year Ended
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	Reviewed	Audited	Reviewed	Audited
A PARTICULARS OF SHAREHOLDING				
1 Public Shareholding				
-Number of shares	3,91,33,216	3,91,27,041	3,89,30,441	3,91,27,041
-Percentage of shareholding	62.75	62.75	62.63	62.75
2 Promoter and promoter group shareholding				
a) Pledged / Encumbered				
-Number of shares	NIL	NIL	NIL	NIL
-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
-Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL
b) Non - Encumbered				
-Number of shares	2,32,30,606	2,32,30,606	2,32,30,606	2,32,30,606
-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00
-Percentage of shares (as a % of the total share capital of the Company)	37.25	37.25	37.37	37.25

Particulars	3 months ended June , 2015
B INVESTOR COMPLAINTS	
Pending at the beginning of the quarter	-
Received during the quarter	-
Disposed off during the quarter	-
Remain unresolved at the end of the quarter	-



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)
- 2) Loans sanctioned during the quarter ended June 30, 2015 amounted to Rs.661.66 crore as against Rs.481.14 crore in the corresponding period of the previous year, a growth of 37.52% . Disbursements during the quarter ended June 30, 2015 amounted to Rs.580.07 crore as compared to Rs.414.60 crore during the corresponding period of the previous year representing a growth of 39.91%. Loans outstanding have increased from Rs.4,892.33 crore as at June 30, 2014 to Rs.6,344.16 crore as at June 30, 2015 registering a growth of 29.68%
- 3) As at June 30, 2015, the total borrowing of the company stood at Rs.5,403.82 crore as against Rs.4,081.51 crore in the corresponding period of the previous year.
- 4) The gross NPAs of the Company as on June 30th 2015 are Rs.140.59 crore (2.22% of the total loans) as against Rs.121.76 crore (2.49% of total loans) as on June 30, 2014. Net NPAs of the Company as on June 30, 2015 was 1.29% as against 1.60% in the corresponding period the previous year.
- 5) During the period under review, there are no transactions in the nature of exceptional or extraordinary items.
- 6) The above results for the quarter ended June 30, 2015 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their meeting held on 7th August 2015.

Place : Chennai
Date : 07-08-2015

For Repco Home Finance Ltd.,

R Varadarajan

(R Varadarajan)
Managing Director



R.Subramanian and Company

CHARTERED ACCOUNTANTS

New No:6, Old No.36, Krishnaswamy Avenue, Luz, Mylapore, Chennai - 600 004.

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Limited 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 period of **three months ended 30th June 2015**, except for the disclosures regarding "Public Shareholding" and "Promoter and Promoter Group Shareholding" which have been traced from disclosure made by the Management and have not been audited by us. 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 accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

For R.Subramanian and Company
Chartered Accountants
(Regn. No.004137s)

Place : Chennai
Dated : 07.08.2015

