



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

RHFL/SE/12/2016-17

May 10, 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,

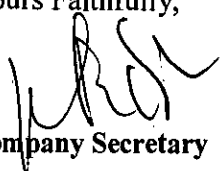
Sub: Press release of Audited Financial results of the Company for the year ended 31 March 2016

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 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 March 31, 2016

Chennai, May 10, 2016:

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

Q4FY16 Performance

The company earned a net profit of Rs. 42.22 crores during the quarter ended March 2016 as against Rs. 34.81 crores earned during the same period last year, registering a growth of 21%. The income from operations in the quarter ended March 2016 was Rs. 240.03 crores as compared with Rs. 191.31 crores during the same period last year, registering an increase of 25%. The company sanctioned loans worth Rs.934.16 crores during the quarter ended March 2016, registering an increase of 12% over the same period previous year. Disbursements during the quarter ended March 2016 were Rs. 897.50 crores, registering an increase of 20% over the same period.

FY 16 performance

The company earned a net profit of Rs. 150.08 crores during the year ended March 2016 as against Rs. 123.08 crores earned during last year, registering an increase of 22%. The income from operations during the year ended March 2016 was Rs. 880.68 crores as compared with Rs. 691.91 crores during last year, registering an increase of 27%. During the year, the company sanctioned loans worth Rs.3,082.76 crores, registering an increase of 29%. Disbursements during the same period were Rs. 2,851.20 crores, registering an increase of 31%.

The loan book increased from Rs. 6,012.92 crores at the end of March 2015 to Rs. 7,691.19 crores as at the end of March 2016, registering an increase of 28%.

The gross NPAs stood at 1.31% as at the end of March 2016 and net NPAs stood at 0.48%. The provision coverage ratio stood at 63.54%.

Loans to the self employed segment accounted for 58.76% of the outstanding loan amount.



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Performance Highlights

Particulars (Amount in Crore)	FY16	FY15
Loans Approval	3,082.76	2,398.88
Loans Disbursement	2,851.20	2,181.15
Loans Outstanding	7,691.19	6,012.92
NPA (Rs)	100.87	79.12
Gross NPA (%)	1.31	1.32
Net NPA (%)	0.48	0.50
PAT	150.08	123.08

Capital adequacy

The capital adequacy ratio of the Company as on March 31, 2016 stood at 20.74%, consisting entirely of Tier-1 capital, as against the minimum stipulated requirement of 12%.

Dividend

The Board of Directors has recommended a dividend of Rs. 1.8 per equity share of Rs. 10 each for the financial year ended March 31, 2016. This is subject to the approval of shareholders at the Annual General Meeting of the company.

Distribution network

As on March 31, 2016, the Company had a total network of 115 branches and 35 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

