

Annexure - 1

The Manager,
BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir,

**Re : Half yearly communication for dissemination to debenture holders
(In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 as amended from time to time and the Listing Agreement there under, for dissemination to the debenture holders as mentioned below:

- Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Credit Rating at the time of Issue	Revision in Credit Rating (Upgrade/D owngrade if any)
Series – 1 / 2015	27-02-2015	10-03-2015	1,000	0.10	100	ICRA AA-, CARE AA-	NIL
Series – 2 / 2015	22-07-2015	30-07-2015	1,000	0.10	100	ICRA AA-, CARE AA-	NIL
Series – 3 / 2015	01-09-2015	14-09-2015	1,000	0.10	100	ICRA AA-, CARE AA-	NIL
Series – 4 / 2015	07-09-2015	15-09-2015	1,000	0.10	100	ICRA AA-, CARE AA-	NIL

* M/s.Credit Analysis & Research Ltd (CARE) upgraded the rating for NCDs from "CARE AA-" to "CARE AA" on 30.09.2015

- The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.

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



3. The said NCDs are secured by : Secured by first and exclusive floating charge on specified assets by way hypothecation of book debts and receivables and also by way of additional charge on immovable property situated at Flat No.A1, Ground Floor, Plot No.B 147, Door No.12 Shoba Apartments, 10th Avenue, Ashok Nagar, Chennai 600 083.
4. The average asset cover is 1.14 times as on 30.09.2015 and is adequate as per the terms of issue. The Asset Cover Certificate duly signed by the Company Secretary of the Company is attached.
5. The Debt Equity Ratio is 6.62.
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2015 are as under:

Details of redemption & payment of interest during last half year ending 30.09.2015:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
NIL				

7. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 to 31.03.2015 are as under:
Due date of interest of Series -1 is 27.02.2016.

8. Details of redemption & interest due in the next half-year:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	27.02.2016	Rs. 9,55,00,000

Company does not expect default in payment of principal / interest due in next half year

9. The half-yearly results for the half-year ending on 30.09.2015 are attached as per the format in Annexure-1 of Listing Agreement.
10. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.



11. Composition of the Board of Directors/Management of the Company and if there is any change in it during half year ending on 30.09.2015.(Annexure - 3)

12. The name, designation and contact details of "Compliance Officer" of this company are as under:

(A) Name of Compliance Officer :K.Prabhu

(B) Designation :Company Secretary

(C) Correspondence Address : Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel road, Guindy, Chennai – 600032

(D) Phone, Fax No. :Phone: 044-42106650 , Fax: 044-42106651

(E) Email ID : cs@repcohome.com

13. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,



Name: K.Prabhu

Authorized Signatory

Countersigned by:

For GDA Trusteeship Ltd.

S.S. Kulkarni

Debenture Trustees



Annexure – 1 (Contd.)

Half Yearly Financial Results

(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008
& SEBI (Issue & Listing of Debt Securities)(Amendment) Regulations, 2012
(Rs. lakhs)

Particulars	6 months Ended (30/09/2015)	Corresponding 6 months ended in the previous year (30/09/2014)	Year to Date figures for current Period	Previous accounting year ended (31/03/2015)
	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*
1. Interest earned (a)+(b)+(c)+(d)	40267.51	31589.50	40267.51	69,282.72
(a) Interest/disc. on advances/ bills	40185.97	31532.13	40185.97	66,909.94
(b) Income on investments	62.00	41.33	62.00	41.33
(c) Interest on balances with Reserve Bank of India and other interbank funds	0	0	0	0
(d) Others	19.54	16.03	19.54	2331.45
2. Other Income	1381.43	993.77	1381.43	19.36
3. Total Income (1+2)	41648.94	32583.27	41648.94	69,302.08
4. Interest Expended	26152.50	20297.76	26152.50	43,176.81
5. Operating Expenses (i)+(ii)	3091.88	2280.71	3091.88	5,178.88
(i) Employees cost	2152.00	1446.00	2152.00	3,350.02



(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	939.88	834.71	939.88	1,828.86
6. Total Expenditure ((4+5) excluding provisions and contingencies	29244.38	22578.47	29244.38	48,355.69
7. Operating Profit before Provisions and Contingencies (3-6)	12404.56	10004.79	12404.56	20,946.39
8. Provisions (other than tax) and Contingencies	1800.85	1274.19	1800.85	2,329.06
9. Exceptional Items	----	-----	-----	----
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	31,045.25	23,852.66	31,045.25	18,617.33
11. Tax expense	3675.37	2976.70	3675.37	6,309.32
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	6928.33	5753.89	6928.33	12,308.01
13. Extraordinary items (net of tax expense)	--	--	--	--
14. Net Profit (+)/ Loss (-) for the period (12-13)	6928.33	5753.89	6928.33	12,308.01
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	6236.88	6216.10	6236.88	6,235.76
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	823.30	690.98	823.30	749.75



17. Analytical Ratios				
(i) Capital Adequacy Ratio				20.26
(ii) Earnings Per Share (EPS)	11.11	9.26	11.11	19.78
18) NPA Ratios				
a) Gross/Net NPA	123.58/62.37	86.20/41.84	123.58/62.37	79.12 / 29.78
b) % of Gross/Net NPA	1.80/0.92	1.65/0.81	1.80/0.92	1.32 / 0.50
c) Return on Assets	2.15	2.32	2.15	2.31

*strike off whichever is not applicable

Notes (as per RBI requirements)

1. Employee cost under Operating expenses to include all forms of consideration given by the bank in Exchange for services rendered by employees. It should also include provisions for post employment benefits such as gratuity, pension, other retirement benefits, etc.
2. Extraordinary items as defined in Accounting Standard 5 as income or expenses that arise from the ordinary activities of the enterprise and therefore, are not expected to recur frequently or regularly.



Annexure - 2

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (30.09.2015)	No. of Complaints received during the half-year (01.04.2015 to 30.09.2015)	No. of Complaints resolved during the half-year
0	0	0

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
0	-	-	-	-	-



Annexure – 3

Board of Directors of the Company as on 30.09.2015

S.NO	Name	Designation
1	Shri.T.S. KrishnaMurthy	Chairman, Non-Executive and Independent Director
2	Shri.R.Varadarajan	Managing Director
3	Smt.Sanjeevanee Kutty	Non-Executive and Non-Independent Director
4	Shri.Dilip Kumar	Non-Executive and Non-Independent Director
5	Shri.B.Anand	Non-Executive and Non-Independent Director
6	Shri.Thomas Paul Diamond	Non-Executive and Independent Director
7	Shri.V. Nadasabapathy	Non-Executive and Independent Director
8	Shri.G.R. Sundaravadiel	Non-Executive and Independent Director
9	Shri.L.Munishwar Ganesan	Non-Executive and Non-Independent Director

Changes in the Board during half year ending on 30.09.2015


S.No	Name	Designation	Date of Appointment/Cessation
1	Shri.K.K.Pathak	Non-Executive and Non-Independent Director	Cessation-18.05.2015
2	Shri.Dilip Kumar	Non-Executive and Non-Independent Director	Appointment-07.08.2015



Computation of Asset Cover Ratio as on 30.09.2015

Particulars	Rs. In cr.
Book Debts and Receivables	
Receivables under financing activity	6865.07
Other current assets and receivables	0.03
Other Receivables	8.82
Cash and bank balances	19.03
Advances recoverable in cash or in kind or for value to be received, Good	3.83
Total receivables, book debts and other receivables (A)	6896.78
Loans secured by first pari- passu charge	
Loan from banks against hypothecation of assets under finance, book debts and other receivables.	5454.03
Secured Redeemable Non Convertible Debentures	400.00
Total Secured Loans (B)	5854.03
Security Cover (A) / (B)	1.18

For Repco Home Finance Limited


Chief Financial Officer





G RAMACHANDRAN & ASSOCIATES
COMPANY SECRETARIES
CERTIFICATE

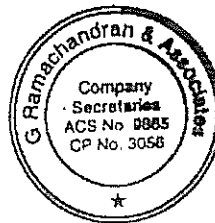
We have examined the Books of Accounts and verified other relevant documents and registers maintained by M/s.Repeo Home Finance Limited (hereinafter referred as "the Company") having its Registered Office at Repeo Tower, No. 33, North Usman Road, T. Nagar, Chennai 600017, with a view to ascertain the statutory compliance for the term ended September 30, 2015 relevant to the Non-convertible Debenture (NCDs) issued by the Company.

On the basis of such examination and on obtaining the information and explanations which we deemed necessary for the purpose, we hereby confirm the following details by certifying that:

1. The details of NCDs issued by the Company are given in Annexure I.
2. The Company has utilized the proceeds of NCDs for the enhancement of its long term resources and on lending in the normal course of business.
3. As per Companies (Share Capital and Debenture Rules, 2014 issued by Ministry of Corporate Affairs, creation of Debenture Redemption Reserve is not required for NBFC's registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997, when such debentures are issued on private placement basis. Accordingly, the Company had not created Debenture Redemption Reserve.
4. During the year, no interest was due to be paid on the NCDs issued
5. During the year, no NCDs was due for redemption
6. In case of secured NCD's, specific receivables are provided as security. Hence, insurance of security is not applicable for such secured NCDs.
7. The Company had not defaulted on the payment of Principal/Interest in any of the NCDs issued during the year.
8. As on date, the value of assets charged to GDA Trusteeship Ltd, the debenture trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs, with the agreed margin and that the assets are free from encumbrances.
9. The Cash flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued

This certificate is issued at the request of the Company for submitting to the debenture trustee M/s. GDA Trusteeship Ltd.

FOR G RAMACHANDRAN & ASSOCIATES
Company Secretaries



G. RAMACHANDRAN
Proprietor

ACS No 9865 CoP. No.3056

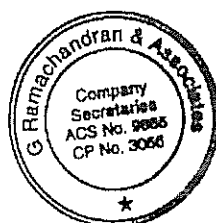
Place: Chennai
Date: 23.11.2015

Annexure I

NCD position during the year ended September 30, 2015

S No	Particulars of NCD	Secured/ Unsecured	Amount (Rs. crores)	Interest Paid	Redemption Amount	Next date of Interest	Due of
1	Series -1	Secured	100	Nil	At par	27.02.2016	
2	Series -2	Secured	100	Nil	At par	22.07.2016	
3	Series -3	Secured	100	Nil	Rs. 13,01,585.60	NA	
4	Series -4	Secured	100	Nil	Rs. 13,02,528.46	NA	

FOR G RAMACHANDRAN & ASSOCIATES
Company Secretaries



G. Ramachandran

G. RAMACHANDRAN
Proprietor
ACS No.9865 CoP No.3056

Place: Chennai
Date: 23.11.2015