



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

RHFL/SE/24/2018-2019

October 01, 2018

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

Respected Sir,

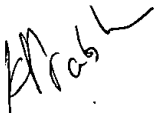
Sub: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the disclosure by our Chief Financial Officer regarding the status of ALM/Liquidity position of the Company for the next 12 months.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,


Company Secretary

01.10.2018

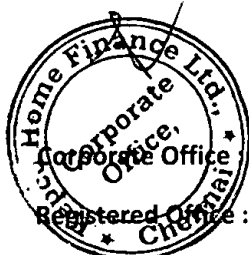
Status of ALM Position

Asset Liability Management Committee (ALCO) of Repco Home Finance Limited reviewed liquidity position of the company at its meeting held on September 28, 2018. Liquidity profile of the company for next 12 months is given below.

Particulars (Rs. Crore)	Oct-Dec 2018	Jan- Mar 2019	Apr- Jun 2019	July- Sep 2019	Oct 2018- Sep 2019
Outflows					
- NCDs	0.00	60.00	0.00	175.00	235.00
- Bank Term Loans	158.69	298.79	172.92	305.33	935.73
- NHB Refinance	38.68	34.11	33.05	30.17	136.01
- Commercial Papers (CPs)	450.00	0.00	0.00	0.00	450.00
- Working Capital (CC Limits)	96.04	0.00	0.00	0.00	96.04
- Total	743.41	392.90	205.97	510.50	1,852.78
Inflows					
Maturing Assets (Principal Repayments of Standard Assets as per Schedule)	122.32	124.87	127.38	129.73	504.30
Unavailed Bank Lines	621.09	268.03	78.59	380.77	1348.48
Total	743.41	392.90	205.97	510.50	1,852.78
Gap	0.00	0.00	0.00	0.00	0.00

The information below may also be noted

- (i) Total sanctioned but undrawn limits (term loan and working capital) from the banking sector is Rs.1,770.00 crore (including the amount mentioned in the table above) and can be utilized any time.
- (ii) Working capital limits will be up for renewal on maturity. Banks have indicated their willingness to renew.



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

- (iii) Based on behavioral pattern of last 2-3 years, which has continued this year as well, the company expects prepayment of standard loans of about Rs.1000-1200 crore during next one year. The same is not considered in the above table and is in addition to the inflows as considered in the table above.

ALCO noted that there was enough cushion available to bridge the liquidity gap, if any. Fresh disbursements would be funded by using the surplus arising out of information given in aforementioned points, by internal accruals and by creating fresh borrowing limits with banks while keeping overall debt equity ratio and capital adequacy ratio at satisfactory levels. It was decided that this should be communicated to stock exchanges as advised by Management & Risk Committee of the Board.

For Repco Home Finance Limited


Chief Financial Officer

