



REPCO HOME FINANCE LIMITED.

(Promoted by Repco Bank-Govt. of India Enterprise)

CIN : L65922TN2000PLC044655

RHFL/SE/74/2019-20

February 07, 2020

The BSE Ltd,
Phiroze Jeejeebhoy Towers,
26th Floor, Dalal Street,
Mumbai-400001
BSE Security Code: 535322

The National Stock Exchange of India Ltd,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai- 400051,
NSE Symbol: REPCOHOM

Kind Attn: Listing Department

Dear Sir,

Sub: Press release of Un-audited Financial results of the Company for the Quarter/Nine months period ended 31 December 2019

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter/ nine months period ended 31 December 2019.

Thanking You,

Yours Faithfully,


Company Secretary



... of financial results of the Company for the Quarter/Nine

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

Repco Home Finance reports 27% jump in profits

Chennai, February 07, 2020:

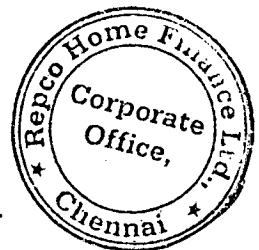
Repco Home Finance Limited announced financial results for the quarter & nine month ended December 31, 2019. Company's profitability remained robust even amid slowing economic activity caused by demand slowdown and risk aversion.

Performance in Q3FY20 Vs Q3FY19

- ✚ Operating income grew 12% to Rs. 340.0 crs.
- ✚ Net interest income stood at Rs. 131.8 crs and margins at 4.6%.
- ✚ Net profits grew 25% to Rs. 69.7 crs.
- ✚ Loans sanctions stood at Rs. 733.1 crs.
- ✚ Loan disbursements stood at Rs. 655.7 crs.
- ✚ Interest spread expanded to 3.3%.
- ✚ Return on assets and equity stood at 2.4% and 17.3% respectively.

Performance in 9MFY20 Vs 9MFY19

- ✚ Operating income grew 13% to Rs. 999.9 crs.
- ✚ Net interest income stood at Rs. 382.6 crs and margins at 4.5%.
- ✚ Net profits grew 27% to Rs. 232.6 crs.
- ✚ Loans sanctions stood at Rs. 2,125.7 crs.
- ✚ Loan disbursements stood at Rs. 2,024.9 crs.
- ✚ Interest spread remained healthy at 3.1%.
- ✚ Return on assets and equity expanded to 2.7% and 20.2% respectively.





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Loan Book and composition

The overall loan book rose 9% to Rs. 11,624.9 crs at the end of December 2019. Loans to the self-employed segment accounted for 52.8% of the outstanding loan book and loans against property product accounted for 18.6% of the same.

Asset Quality

The gross non-performing assets (GNPA) remained stabled at 4.2% as at the end of December 2019.

Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 174.0 crs or 1.5% on total loan assets.

Stage 3 coverage ratio stood at 29% at the end of December 2019 as compared to 12% at the end of December 2018.

Capital Adequacy

The capital adequacy ratio stood provisionally at 25.4%, comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As on December 31, 2019, the Company had a total network of 149 branches and 28 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand, Rajasthan and the Union Territory of Puducherry.

Commenting on the results, Mr. Yashpal Gupta MD & CEO of Repco Home Finance said – “We have ended yet another quarter with stellar profitability numbers and ratios, where our focus



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continued to remain on pricing the risks well. The moderation in asset book growth reflects the tough external environment and all the while our efforts to de-risk the balance sheet."

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

Mr. Yashpal Gupta,

Managing Director - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

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