

RHFL/SE/08/2020-21

July 11, 2020

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,

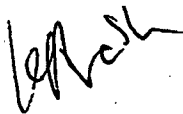
Sub: Disclosure of material impact of CoVID 19 pandemic

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and SEBI circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/84 dated May 20, 2020, we enclose herewith the disclosure relating to the material impact of CoVID -19 pandemic on the operations and performance of the Company.

This is submitted for 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

Impact of CoVID -19 on the operations and performance of the Company

Pursuant to SEBI Circular No SEBI/HO/CFD/CMD1/CIR/P/2020/84 dated May 20 2020, the following information is being submitted regarding the material impact of CoVID -19 pandemic on the operations and performance of the Company:

SNo	Particulars	Company's comments
1	Impact of the CoVID -19 pandemic on the business	The Government of India announced a national wide lockdown with effect from March 25, 2020 to contain the outbreak of CoVID-19. Following the government guidelines, the Company closed the branches/corporate offices and instructed the employees to work from home. The CoVID-19 pandemic has had an impact on the business of the Company in the short term.
2	Ability to maintain operations including the factories/ units/ office spaces functioning and closed down	Most of our offices remained closed till the third week of April 2020. After that the Corporate Office and branches resumed work in permissible zones by duly complying with the guidelines issued by the State and Central Government. The employees were instructed to work from home/ report to office on alternate days as per the Company's requirement.
3	Schedule, if any for restarting the operations	As per point no.2.
4	Steps taken to ensure smooth functioning of operations;	The Company has taken all precautionary measures like sanitising the premises on a regular basis, maintaining social distancing at work place, mandatory wearing of mask and instructing the employees to install Aarogya Setu App etc.



		The Board/Committee meetings of the Company are being held through video conferencing mode.
5	Estimation of the future impact of CoVID -19 on its operations;	All the Branch Offices were shut down due to lockdown directives since March 25, 2020 impacting business and collections, which will have impact on revenue and profitability. The impact, if material, will be informed to the Stock Exchanges and also will be posted on the website of the Company while disclosing the financial results
6	Details of impact of CoVID -19 on the Company's • Capital and financial resources • Profitability • Liquidity position • Ability to service debt and other financing arrangements • Assets • Internal financial reporting and control • Supply chain	There is no material impact on the Company's capital and financial resources. Will be arrived at during finalisation of financial statements for the year ended March 31, 2020 and will be disclosed separately. The Company has managed its liquidity quite well so far. The Company has been servicing its debts and other financial obligations during lock down and will continue to service its future obligations without any hassle. The Company has not opted for moratorium offered by its lending institutions. Collection of EMIs have been postponed in some accounts due to moratorium offered to borrowers as per RBI's guidelines. The Company has a proper internal financial control and reporting system and the same is reviewed by the Internal Auditor periodically. There was hardly any business in the month of April 2020, while the business has



	• Demand for its products/ services	picked up in the month of May 2020 and further in June 2020. However, it is below the normal levels. The Company's main business is providing loan for construction/ purchase of houses and loans against property. The Company is facing tough competition from Banks and other institutions which are providing loans at attractive rates.
7	Existing contracts/ agreements where nonfulfillment of the obligations by any party will have significant impact on the company's business;	As on date the Company does not envisage any impact on the Company's business due to nonfulfillment of obligations under any existing contracts/ agreements.
8	Other relevant material updates about the Company's business	There are no additional updates at this point in time. The Company will continue to closely monitor the changes, if any, due to economic conditions and in case of any material impact, the Company will inform the stock exchange separately and also will post the information on its website. The Company has apprised the Board of Directors on the operations during the Lockdown period and the measures taken to ensure the safety of the customers and the staff.
9	Impact of the above on the Company's financial statements	The Company is in the process of finalising the financial statements and will update regarding the impact on financial statements separately.

