

RHFL/SE/16/2019-20

August 14, 2019

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 ended 30 June 2019

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter ended 30 June 2019.

Thanking You,

Yours Faithfully,



Company Secretary

Repco Home Finance reports 21% sequential jump in profits

Chennai, August 14, 2019:

Repco Home Finance Limited announced financial results prepared in congruence with Indian Accounting Standards (IND AS) for the quarter ended June 30, 2019. Company's performance remained resilient even amid slowing economic activity.

Performance in Q1FY20 Vs Q1FY19

- ✦ Total income grew 14% to Rs. 328.4 crs.
- ✦ Net interest income stood at Rs. 127.1 Crs and margins at 4.5%.
- ✦ Net profits stood at Rs. 62.3 crs.
- ✦ Loans sanctions stood at Rs. 698.1 crs
- ✦ Loan disbursements stood at Rs. 667.4 crs
- ✦ Interest spread remained healthy at 3.1% respectively.
- ✦ Return on assets and equity remained robust at 2.2% and 17.7% respectively.



Loan Book and composition

The overall loan book rose 13% to Rs. 11,342.1 crs at the end of June 2019. Loans to the self-employed segment accounted for 54.2% of the outstanding loan book and loans against property product accounted for 18.5% of the same.

Asset Quality

The gross non-performing assets (GNPA) stood at 4.2% as at the end of June 2019 as compared to from 4.0% as at the end of June 2018.



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

Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 171.9 crs or 1.5% on total loan assets.

Stage 3 coverage ratio stood at 31% at the end of June 2019 as compared to 11% in the previous year.

Capital Adequacy

The capital adequacy ratio stood provisionally at 24.5%, comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

Company entered Rajasthan State by opening two branches in Q1FY20.

As on June 20, 2019, the Company had a total network of 147 branches and 27 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 – “Given the context of general elections’ related uncertainty, challenges faced by the NBFC and HFC sector resulting in slowdown in manufacturing activity and more worryingly slowdown in consumption causing disruptions in the lives of many of our customers engaged in the consumption value chain, our financial performance remained resilient. We pin our hopes on the ongoing credit squeeze abating over the next 2 quarters for the economic activity to pick up and the consumer confidence to return. In the meantime, our focus will be on stability and maintaining the quality of the Balance Sheet”

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

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