



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

RHFL/SE/31/2018-19

November 14, 2018

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
NSE Symbol: REPCOHOME

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Kind Attn: Listing Department

Respected Sir,

Sub: Press release of Un-audited Financial results of the Company for the Quarter/Half year ended 30 September 2018

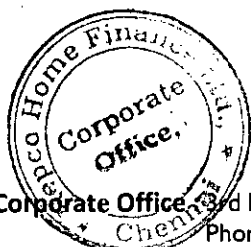
We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the Quarter/Half year ended 30 September 2018.

This is submitted for your 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

Repco Home Finance reports 15% jump in loan sanctions

Chennai, November 14, 2018:

Repco Home Finance Limited announced financial results prepared in congruence with Indian Accounting Standards (IND AS) for the half year ending September 30, 2018. Net interest margin and interest spread remained healthy at 4.5% and 3.1% respectively. The company also reported 15% growth in loan approvals and 14% growth in loan disbursements in the same period.

Performance in H1FY19 Vs H1FY18

- Net interest income grew 2% to Rs. 225.8 crs.
- Net profits grew 1% to Rs. 127.5 crs.
- Loans sanctions surged to Rs. 1,592.0 crs, registering a growth of 15%.
- Loans disbursements surged to Rs. 1,480.5 crs, registering a growth of 14%.
- Net interest margins and interest spread remained healthy at 4.5% and 3.1% respectively.
- Return on assets and equity remained robust at 2.5% and 19.0% respectively.

Loan Book and composition

While the overall loan book rose 11% to Rs. 10,382.0 crores at the end of September 2018, individual home loan book grew 13%. Loans to the self employed segment accounted for 56.0% of the outstanding loan book and loans against property product accounted for 18.3% of the same.

Asset Quality

The gross non-performing assets (GNPA) improved sequentially to 3.6% as at the end of September 2018.



Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 69.6 crs or 0.69% on total loan assets.

Capital Adequacy

The capital adequacy ratio stood provisionally at 23.7%, comprising entirely of Tier-1 capital, which stood at Rs. 1,431.0 crs. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As on September 30, 2018, the Company had a total network of 141 branches and 24 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand and the Union Territory of Puducherry.

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

Mr. R Varadarajan,

Managing Director - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

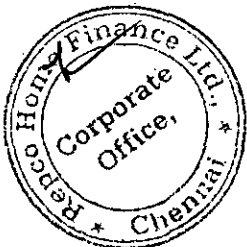
New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 - 42106650

For REPCO HOME FINANCE LTD.



MANAGING DIRECTOR



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