



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

RHFL/SE/09/2019-20

May 29, 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: REPCOHOME

Kind Attn: Listing Department

Dear Sir,

Sub: Press release of Audited Financial results of the Company for the year ended 31 March 2019

We submit herewith a copy of the press release in respect of the Audited Financial results of the Company for the year ended 31 March 2019.

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 58% jump in Q4FY19 profits

Chennai, May 29, 2019:

Repco Home Finance Limited announced financial results prepared in congruence with Indian Accounting Standards (IND AS) for the quarter and year ended March 31, 2019. Company's performance remained resilient even amid uncertain macroeconomic conditions.

Performance in Q4Y19 Vs Q4FY18

- ✦ Net interest income grew 3% to Rs. 116.3 crs.
- ✦ Net profits grew 58% to Rs. 51.5 crs.
- ✦ Loans sanctions surged to Rs. 972.8 crs.
- ✦ Loans disbursements surged to Rs. 878.1 crs.
- ✦ Net interest margins and interest spread stood at 4.3% and 2.9% respectively.
- ✦ Return on assets and equity remained robust at 1.9% and 14.2% respectively.

Performance in FY19 Vs FY18

- ✦ Net interest income grew 2% to Rs. 469.3 crs.
- ✦ Net profits grew 17% to Rs. 234.6 crs.
- ✦ Loans sanctions surged to Rs. 3,370.0 crs, registering a growth of 9%.
- ✦ Loans disbursements surged to Rs. 3,091.8 crs, registering a growth of 10%.
- ✦ Net interest margins and interest spread remained healthy at 4.5% and 3.1% respectively.
- ✦ Return on assets and equity remained robust at 2.2% and 17.7% respectively.



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Loan Book and composition

The overall loan book rose 12% to Rs. 11,036.8 crores at the end of March 2019. Loans to the self-employed segment accounted for 54.1% of the outstanding loan book and loans against property product accounted for 18.4% of the same.

Asset Quality

The gross non-performing assets (GNPA) improved sequentially to 2.95% as at the end of March 2019 from 3.9% as at the end of December 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. 164.5 crs or 1.5% on total loan assets.

Capital Adequacy

The capital adequacy ratio stood provisionally at 23.88%, comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As on March 31, 2019, the Company had a total network of 144 branches and 26 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.

Commenting on the results, Mr. Yashpal Gupta MD & CEO of Repco Home Finance said – “Given the context of macroeconomic and elections related uncertainty, our financial performance meet expectations. Now that a stable government is in place, which is focused on providing affordable housing for all, we expect the demand environment to pick up. As a company, we have taken a number of initiatives and are in the process of taking some more to capture the opportunities that come our way. I now look forward to a fulfilling FY20.”

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.

Tel No.: 044 – 42106650



A handwritten signature in black ink that reads "Yashpal" with a stylized flourish at the end.