



REPCO HOME FINANCE LIMITED.
(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/39/2021-22

13th November, 2021

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: Press release of Un-audited Financial results of the Company for the quarter and half year ended 30th September, 2021

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter and half year ended 30th September, 2021.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

Ankush Tiwari
Company Secretary & Compliance Officer
M.No.A38879



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RepcO Home Finance reports 167% sequential jump in profits

Chennai, November 13, 2021:

RepcO Home Finance Limited has announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended September 30, 2021. The Company's profitability metrics remained robust during the reporting period characterized by sequential recovery from the second-wave led setbacks.

Performance in Q2FY22

- Total income stood at Rs. 334.5 Crs.
- Net interest income expanded 8% sequentially to Rs. 156.0 Crs resulting in record margins of 5.2%.
- Net profits stood at Rs. 85.9 Crs, growing 167% sequentially & 6% year on year.
- Loans sanctions grew 161% sequentially to Rs. 525.3 Crs & remained comparable year on year.
- Loan disbursements grew 102% sequentially to Rs. 484.0 Crs & 4% year on year.
- Interest spread expanded to a record 4.0% vs 3.4% in the Q2 of the previous year.
- Return on assets expanded to a record 2.9% resulting in a healthy return on equity of 17.3% on a deleveraged balance sheet.

Performance in H1FY22

- Total income stood at Rs. 656.9 Crs.
- Net interest income stood at Rs. 300.8 Crs and margins at a record 5%.
- Net profits stood at Rs. 118.0 Crs.
- Loans sanctions grew 5% year on year to Rs. 726.5 Crs.
- Loan disbursements grew 12% year on year to Rs. 723.7 Crs.
- Interest spread expanded to a record 3.9%.
- Return on assets and equity remained robust at 2.0% and 12.0% respectively.



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 / 403772845

Loan Book and composition

The overall loan book stood at Rs. 11,889.4 Crs at the end of September 2021. Loans to the self-employed segment accounted for 51.5% of the outstanding loan book and loans against property product accounted for 18.3% of the same.

Asset Quality

Stage 3 assets improved sequentially to 4.28% of the loan assets as at the end of September 2021.

Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 375.1 Crs or 3.2% of total loan assets.

Stage 3 coverage ratio stood at 43% at the end of September 2021 as compared to 41% in the previous year.

Capital Adequacy

The capital adequacy ratio stood provisionally at 32.3 % comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the regulator is 12.0%.

Distribution network

As on September 30, 2021, the Company had a total network of 155 branches and 22 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.

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

