



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

RHFL/SE/11/2021-22

June 26, 2021

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

Respected Sir,


Sub: Press release of Audited Financial results of the Company for the year ended 31 March 2021

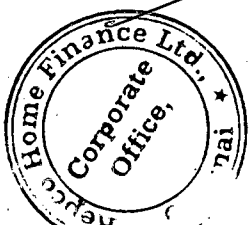
We submit herewith a copy of the press release in respect of the Audited Financial results of the Company for the year ended 31 March 2021.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,


Chief Financial Officer



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



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Repco Home Finance reports a 32% jump in Q4FY21 profit after tax.

Chennai, June 26, 2021:

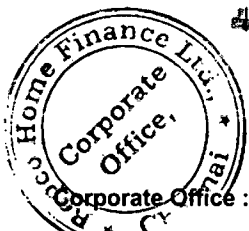
Repco Home Finance Limited announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter and year ended March 31, 2021. The Company's financial performance remained resilient during a challenging year.

Performance in Q4FY21 Vs. Q4FY20

- ✚ Total income stood at Rs. 340.3 Crs.
- ✚ Net interest income stood at Rs. 144.2 Crs and margins at 4.8%.
- ✚ Net profits rose 32% to Rs. 63.2 Crs.
- ✚ Loans sanctions stood at Rs. 645.9 Crs.
- ✚ Loan disbursements stood at Rs. 640.4 Crs.
- ✚ Interest spread expanded to 3.8%.
- ✚ Return on assets and equity remained robust at 2.1% and 13.3%, respectively.

Performance in FY21 Vs. FY20

- ✚ Total income grew 3% to Rs. 1,392.2 Crs.
- ✚ Net interest income stood at Rs. 566.2 Crs and margins at a record 4.7%.
- ✚ Net profits stood at Rs. 287.6 Crs; registering a growth of 3%.
- ✚ Loans sanctions stood at Rs. 1,985.1 Crs.
- ✚ Loan disbursements stood at Rs. 1,840.9 Crs.
- ✚ Interest spread remained attractive at 3.5%.
- ✚ Return on assets and equity remained robust at 2.4% and 16.0%, respectively.



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Loan Book and composition

The overall loan book grew 2% to Rs. 12,121.5 Crs at the end of March 2021. Loans to the self-employed segment accounted for 51.5% of the outstanding loan book, and loans against property product accounted for 18.7% of the same.

Asset Quality

Stage 3 assets improved to 3.7% of the loan assets at the end of March 2021 compared to 4.3% at the end of March 2020.

Provision for Expected Credit Losses

As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 288.6 Crs or 2.4% on total loan assets.

Stage 3 coverage ratio stood at 40% at the end of March 2021 compared to 36% in the previous year.

Capital Adequacy

The capital adequacy ratio stood provisionally at 28.5%, comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As of March 31, 2021, the Company had a total network of 153 branches and 24 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

