



REPCO HOME FINANCE LIMITED.

(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/54/2020-21

February 11, 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 Un-audited Financial results of the Company for the quarter year ended December 31, 2020

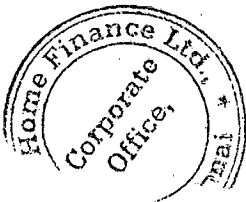
We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter year ended December 31, 2020.

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

Repco Home Finance reports 14% jump in Q3FY21 profit

Chennai, February 11, 2021:

Repco Home Finance Limited announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended December 31, 2020. The Company's financial performance remained robust even as the economy is rebounding from the pandemic led setbacks.

Performance in Q3FY21 Vs Q3FY20

- ✚ Total income grew 5% to Rs. 359.8 Crs.
- ✚ Net interest income stood at Rs. 154.4 Crs and margins at record 5.1%.
- ✚ Net profits stood at Rs. 79.6 Crs.
- ✚ Loans sanctions stood at Rs. 650.0 Crs
- ✚ Loan disbursements stood at Rs. 551.7 Crs
- ✚ Interest spread expanded to 3.9%.
- ✚ Return on assets and equity expanded to 2.6% and 17.3% respectively.

Performance in 9MFY21 Vs 9MFY20

- ✚ Total income grew 5% to Rs. 1,051.9 Crs.
- ✚ Net interest income stood at Rs. 422.0 Crs and margins at record 4.7%.
- ✚ Net profits stood at Rs. 224.4 Crs.
- ✚ Loans sanctions stood at Rs. 1,339.2 Crs
- ✚ Loan disbursements stood at Rs. 1,200.5 Crs
- ✚ Interest spread expanded to 3.5%.
- ✚ Return on assets and equity remained robust at 2.5% and 16.9% respectively.



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Loan Book and composition

The overall loan book grew 4% to Rs. 12,058.8 Crs at the end of December 2020. Loans to the self-employed segment accounted for 51.5% of the outstanding loan book and loans against property product accounted for 18.8% of the same.

Asset Quality

Stage 3 assets improved to 3.3% of the loan assets as at the end of December 2020 as compared to 4.2% as at the end of December 2019. Loans restructured were contained at 0.3% of the loan book, amounting to Rs. 35.5 Crs.

Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 262.4 Crs or 2.2% on total loan assets.

Stage 3 coverage ratio stood at 44% at the end of December 2020 as compared to 29% in the previous year.

Capital Adequacy

The capital adequacy ratio stood provisionally at 27.4% comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As on December 31, 2020, 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.

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