



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

**RHFL/SE/56/2021-22**

**February 14, 2022**

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 nine months ended December 31, 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 nine months ended December 31, 2021.

Thanking You,  
Yours Faithfully,  
For Repco Home Finance Limited

Ankush Tiwari  
Company Secretary & Compliance Officer

## **Financial Results – Quarter 3, FY2021-2022**

**Chennai, February 14, 2022:**

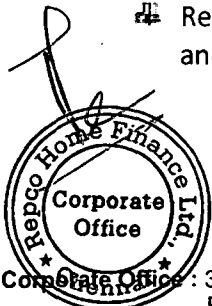
The Board of Directors of Repco Home Finance Limited at its meeting today approved the financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended December 31, 2021.

### **Performance in Q3FY22 vs Q3FY21**

- ✚ Total income stood at Rs. 325.45 crore as compared to Rs. 359.75 crore.
- ✚ Net interest income stood at Rs. 149.16 crore as compared to Rs. 154.36 crore resulting in healthy margins of 5.04%.
- ✚ Net profits stood at Rs. 31.47 crore as compared to Rs. 79.60 crore.
- ✚ Loans sanctions stood at Rs. 494.31 crore as compared to Rs. 650.01 crore.
- ✚ Loan disbursements stood at Rs. 443.86 crore as compared to Rs. 551.67 crore.
- ✚ Interest spread remained robust at 3.83% as compared to 3.88%.
- ✚ Return on assets stood at 1.06% resulting in a return on equity of 6.21% on a deleveraged balance sheet as compared to 2.64% and 17.33% respectively.

### **Performance in 9MFY22 vs 9MFY21**

- ✚ Total income stood at Rs. 982.34 crore as compared to Rs. 1,051.89 crore.
- ✚ Net interest income stood at Rs. 449.97 crore as compared to Rs. 421.97 crore and margins at 5.01%.
- ✚ Net profits stood at Rs. 149.52 crore as compared to Rs. 224.39 crore.
- ✚ Loans sanctions stood at Rs. 1,220.81 crore as compared to Rs. 1,339.21 crore.
- ✚ Loan disbursements stood at Rs. 1,167.56 crore as compared to Rs. 1,200.47 crore.
- ✚ Interest spread expanded to 3.81% as compared to 3.46%.
- ✚ Return on assets and equity remained robust at 1.67% and 10.05% as compared to 2.51% and 16.88% 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 / 4037 / 2845

### Loan Book and composition

The overall loan book stood at Rs. 11,785.66 crore at the end of December 2021. Loans to the self-employed segment accounted for 51.30% of the outstanding loan book and loans against property product accounted for 18.16% of the same. 100.00% of the loans given by the company are retail in nature.

### Asset Quality

- On November 12, 2021, the Reserve Bank of India issued a circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances (IRACP). The Gross NPA as per IRACP norms is Rs. 823.34 crore as on December 31, 2021, after giving effect to the above-mentioned circular. Gross non-performing assets (NPA) ratio stood at about 6.99% of the loan assets as on December 31, 2021. Net NPA ratio stood at about 4.99%.
- Gross NPA ratio excluding asset classification norms as per RBI notification dated November 12, 2021 stood at 4.64%, rising marginally over 4.28% reported for September 2021.
- As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 410.82 crore or 3.49% of total loan assets, after giving effect to the above-mentioned circular.

### Capital Adequacy

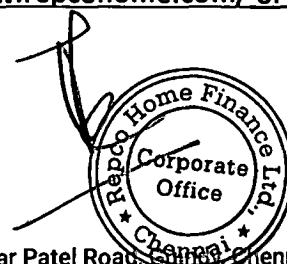
The capital adequacy ratio stood provisionally at 31.31%. The minimum capital adequacy ratio prescribed by the regulator is 14.00%.

### Distribution network

As on December 31, 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 our website <http://www.repcohome.com/> or contact:**

Mr. T Karunakaran,  
Chief Operating Officer - Repco Home Finance Limited,  
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Tel No.: 044 - 42106650



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