



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

**RHFL/SE/22/2020-21**

**September 04, 2020**

The BSE Ltd,  
Phiroze Jeejeebhoy Towers,  
26<sup>th</sup> 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: REPCOHOM

Kind Attn: Listing Department

Dear Sir,

**Sub: Press release of Un-audited Financial results of the Company for the Quarter ended 30 June 2020**

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter ended 30 June 2020.

Thanking You,

Yours Faithfully,

  
Company Secretary

## **Repco Home Finance reports 34% sequential jump in profits**

**Chennai, September 04, 2020:**

*Repco Home Finance Limited announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended June 30, 2020. Company's performance remained resilient even as economic activities came to a standstill owing to a nation-wide lockdown.*

### **Performance in Q1FY21 Vs Q1FY20**

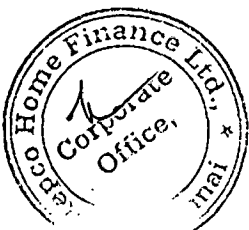
- ✚ Total income grew 4% to Rs. 341.9 crs.
- ✚ Net interest income stood at Rs. 128.0 Crs and margins at 4.3%.
- ✚ Net profits stood at Rs. 64.0 crs.
- ✚ Loans sanctions stood at Rs. 161.5 crs
- ✚ Loan disbursements stood at Rs. 181.6 crs
- ✚ Interest spread remained healthy at 3.0% respectively.
- ✚ Return on assets and equity remained robust at 2.2% and 15.0% respectively.

### **Loan Book and composition**

The overall loan book rose 6% to Rs. 11,979.5 crs at the end of June 2020. Loans to the self-employed segment accounted for 51.7% of the outstanding loan book and loans against property product accounted for 18.7% of the same.

### **Asset Quality**

Stage 3 assets stood at 4.0% of the loan assets as at the end of June 2020 as compared to 4.2% as at the end of June 2019.



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**Registered Office :** 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845

### **Provision for Expected Credit Losses**

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 236.1 crs or 2.0% on total loan assets.

Stage 3 coverage ratio stood at 41% at the end of June 2020 as compared to 31% in the previous year.

### **Capital Adequacy**

The capital adequacy ratio stood provisionally at 26.2% comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

### **Distribution network**

As on June 20, 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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