



REPCO HOME FINANCE LIMITED.

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

CIN : L65922TN2000PLC044655

RHFL/SE/23/2021-22

13th August, 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: REPCOHOM

Kind Attn: Listing Department

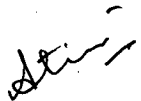
Respected Sir,

Sub: Press release of Un-audited Financial results of the Company for the Quarter ended 30 June 2021

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 2021.

Thanking You,

Yours Faithfully,


Company Secretary



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Repco Home Finance reports a 32% jump in Q1FY22 loan disbursements

Chennai, August 13, 2021:

Repco Home Finance Limited has announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter and year ended June 30, 2021. The Company's financial performance remained resilient at a time when economic activity was subdued owing localized lockdowns across the country.

Performance in Q1FY22 Vs. Q1FY21

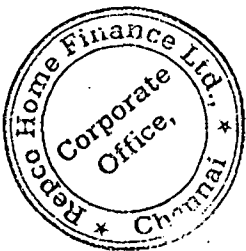
- ✚ Total income stood at Rs. 322.4 Crs.
- ✚ Net interest income stood at Rs. 144.8 Crs and margins at 4.8%.
- ✚ Net profits stood at Rs. 32.1 Crs, mainly due to higher provision of Rs.78.3 Crs
- ✚ Loans sanctions stood at Rs. 201.2 Crs, registering a growth of 25% .
- ✚ Loan disbursements stood at Rs. 239.7 Crs, registering a growth of 32%.
- ✚ Interest spread expanded to 3.7%.
- ✚ Return on assets and equity stood at 1.1% and 6.6%, respectively.

Loan Book and composition

The overall loan book stood at Rs. 11,985.5 Crs at the end of June 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 4.4% of the loan assets at the end of June 2021 compared to 4.0% at the end of June 2020.



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

Provision for Expected Credit Losses

As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 368.4 Crs or 3.1% of total loan assets. Stage 3 coverage ratio stood at 42% at the end of June 2021 compared to 41% in the previous year.

Capital Adequacy

The total capital adequacy ratio stood provisionally at 31.2%, comprising of Tier-1 capital of 30.8% and Tier-2 capital of 0.4%. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As at June 30, 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



Yashpal
13/2/21