



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

RHFL/SE/42/2020-21

November 13, 2020

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/half year ended 30 September 2020

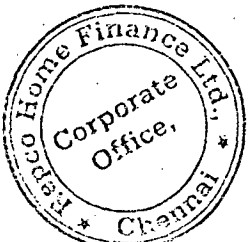
We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter/half year ended 30 September 2020.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,

Company Secretary



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 26% sequential jump in profits

Chennai, November 13, 2020:

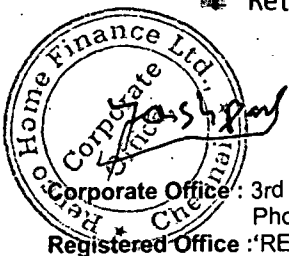
Repco Home Finance Limited announced financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended September 30, 2020. The Company's financial performance remained robust even as the economy showed signs of recovery from the pandemic led setbacks.

Performance in Q2FY21 Vs Q2FY20

- ✚ Total income grew 4% to Rs. 350.2 Crs.
- ✚ Net interest income stood at Rs. 139.6 Crs and margins at record 4.6%.
- ✚ Net profits stood at Rs. 80.8 Crs.
- ✚ Loans sanctions stood at Rs. 527.7 Crs
- ✚ Loan disbursements stood at Rs. 467.2 Crs
- ✚ Interest spread expanded to 3.4%.
- ✚ Return on assets and equity expanded to 2.7% and 18.3% respectively.

Performance in H1FY21 Vs H1FY20

- ✚ Total income grew 4% to Rs. 692.1 Crs.
- ✚ Net interest income stood at Rs. 267.6 Crs and margins at 4.5%.
- ✚ Net profits stood at Rs. 144.8 Crs.
- ✚ Loans sanctions stood at Rs. 689.2 Crs
- ✚ Loan disbursements stood at Rs. 648.8 Crs
- ✚ Interest spread remained healthy at 3.3%.
- ✚ Return on assets and equity remained robust at 2.4% and 16.7% respectively.



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Loan Book and composition

The overall loan book grew 5% to Rs. 12,089.2 Crs at the end of September 2020. Loans to the self-employed segment accounted for 51.7% of the outstanding loan book and loans against property product accounted for 18.9% of the same.

Asset Quality

Stage 3 assets stood at 3.95% of the loan assets as at the end of September 2020 as compared to 4.22% as at the end of September 2019.

Provision for Expected Credit Losses

As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 243.2 Crs or 2.0% on total loan assets.

Stage 3 coverage ratio stood at 41% at the end of September 2020 as compared to 28% in the previous year.

Capital Adequacy

The capital adequacy ratio stood provisionally at 26.8% comprising entirely of Tier-1 capital. The minimum capital adequacy ratio prescribed by the National Housing Bank is 12.0%.

Distribution network

As on September 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:

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