



REPCO HOME FINANCE LIMITED.

CIN : L65922TN2000PLC044655

RHFL/SE/55/2022-23

11th November, 2022

BSE Limited
Phiroze Jeejeebhoy Towers,
26th Floor, Dalal Street,
Mumbai-400001
BSE Security Code: 535322

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai- 400051
NSE Symbol: REPCOHOME

Kind Attn: Listing Department

Dear Sir/Madam,

Sub: Press release of Un-audited financial results of the Company for the quarter and half year ended on 30th September, 2022

We submit herewith a copy of the press release in respect of the Un-audited financial results of the Company for the quarter and half year ended on 30th September, 2022.

This is submitted for your information and records.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

Ankush Tiwari
Company Secretary & Compliance 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

Financial Results – Quarter 2, FY2022-2023

Chennai, November 11, 2022:

At its meeting today, the Board of Directors of Repco Home Finance Limited approved the financial results prepared as per Indian Accounting Standards (IND AS) for the quarter and half year ended September 30, 2022.

Performance in Q2FY23 vs Q2FY22

- ✚ Total income stood at Rs. 317.6 crore as compared to Rs. 334.5 crore.
- ✚ Net interest income stood at Rs. 144.9 crore, resulting in healthy margins of 4.8%.
- ✚ Net profits stood at Rs. 71.2 crore as compared to Rs. 85.9 crore.
- ✚ Loans sanctions stood at Rs. 829.5 crore as compared to Rs. 523.9 crore, registering a growth of 58%.
- ✚ Loan disbursements stood at Rs. 745.5 crore as compared to Rs. 483.9 crore, registering a growth of 54%.
- ✚ Loan spread remained healthy at 3.4%.
- ✚ Return on assets stood at 2.4%, resulting in a return on equity of 13.3% as compared to 2.9% and 17.3%, respectively.

Performance in H1FY23 vs H1FY22

- ✚ Total income stood at Rs. 624.6 crore as compared to Rs. 656.9 crore.
- ✚ Net interest income stood at Rs. 282.0 crore as compared to Rs. 300.8 crore. Margins remained healthy at 4.7%.
- ✚ Net profits stood at Rs. 133.2 crore as compared to Rs. 118.0 crore, registering a growth of 13%.
- ✚ Loans sanctions stood at Rs. 1,520.4 crore as compared to Rs. 729.8 crore, registering a growth of 108%.
- ✚ Loan disbursements stood at Rs. 1,387.7 crore as compared to Rs. 723.7 crore, registering a growth of 92%.
- ✚ Loan spread remained healthy at 3.4%.



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

- Return on assets and equity stood at 2.2% and 12.6% as compared to 2.0% and 12.0% respectively.

Loan Book and composition

The overall loan book stood at Rs. 12,067.7 crore at the end of September 2022. Loans to the self-employed segment accounted for 51.0% of the outstanding loan book and loans against property product accounted for 19.6% of the same. 100% of the loans given by the company are retail loans.

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 was Rs. 786.0 crore as on September 30, 2022, after giving effect to the above circular. The gross non-performing assets (NPA) ratio stood at about 6.5% of the loan assets as of September 30, 2022. Net NPA ratio stood at about 3.8%.
- The Company has aligned its Stage-3 definition to the revised NPA definition. The same has resulted in the classification of loans amounting to Rs. 65.6 crore as Non-Performing Assets (Stage-3) as at September 30, 2022 in accordance with the regulatory requirement.
- As required under IND AS, the company has carried provisions for expected credit losses to the tune of Rs. 513.4 crore or 4.25% of total loan assets.

Capital Adequacy

The capital adequacy ratio stood at 34.1%. The minimum capital adequacy ratio prescribed by the regulator is 15.0%.

Distribution network

As on September 30, 2022, the company had a total network of 160 branches and 25 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. T Karunakaran,

Chief Operating Officer - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 – 42106650

