



REPCO HOME FINANCE LIMITED.

(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/80/2024-25

12th February, 2025

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
NSE Symbol: REPCOHOME
Kind Attn: Listing Department

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Dear Sir/Madam,

Sub: Press release of Un-audited Financial results of the Company for the quarter and nine months ended on 31st December, 2024

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, 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 on 31st December, 2024.

This disclosure will also be made available on the website of the Company, www.repcohome.com.

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 – Q3, FY 2024-25

Chennai, February 12th, 2025:

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 ended December 31, 2024.

Performance in Q3 FY25 vs Q3 FY24

- Loans sanctions stood at Rs. 806 crores as compared to Rs. 777 crores, registering a growth of 4%.
- Loan disbursements stood at Rs. 761 crores in Q3 FY25 as compared to Rs. 759 crores in Q3 FY24.
- Total income stood at Rs. 445 crores as compared to Rs. 393 crores, registering a growth of 13%.
- Net interest income stood at Rs. 188 crores as compared to 172 crores, registering a growth of 9%.
- Net profits stood at Rs. 107 crores as compared to Rs. 99 crores, registering a growth of 7%.
- Loan spread remained healthy at 3.7%
- Return on assets stood at 3.1%, resulting in a return on equity of 14.6% as compared to 3.1% and 15.8%, respectively.

Performance in Q3 FY25 vs Q2 FY25

- Loans sanctions stood at Rs. 806 crores in Q3 FY25 as compared to Rs. 926 crores in Q2 FY25.
- Loan disbursements stood at Rs. 761 crores in Q3 FY25 as compared to Rs. 867 crores in Q2 FY25.
- Total income stood at Rs. 445 crores as compared to Rs. 428 crores, registering a growth of 4%.
- Net interest income is stable at Rs. 188 crores as compared to 176 crores, registering a growth of 7%.
- Net profits stood at Rs. 107 crores in Q3 FY25 as compared to Rs. 113 crores in Q2 FY25.
- Loan spread remained healthy at 3.7%.
- Return on assets and equity stood at 3.1% and 14.6% in Q3 FY25 as compared to 3.3% and 16% respectively in Q2 FY25.



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Loan Book and composition

The overall loan book stood at Rs. 14,155 crores at the end of December 31, 2024, as against Rs. 13,185 crores a year back registering a growth of 7%. The AUM was Rs. 13,964 crores as of September 30, 2024. As of December 31, 2024, loans to the non-salaried segment accounted for 52% of the outstanding loan book and loans for salaried segment accounts for 48% of loan book. Housing loans accounted for 74% of the loans while Home Equity products accounted for 26% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- ✚ GNPA amounted to Rs. 546 crores as of December 31, 2024, as against Rs. 618 crores as of December 31, 2023 and Rs. 552 crores as of September 30, 2024, showing a remarkable decline.
- ✚ NNPA constituted Rs. 209 crores of the loan assets as of December 31, 2024, as against Rs. 247 crores as of December 31, 2023 and Rs. 217 crores as of September 30, 2024.
- ✚ The gross non-performing assets (GNPA) ratio stood at 3.86% and Net NPA ratio stood at 1.51% of the loan assets as of December 31, 2024. This is against 4.69 % and 1.93% as of December 31, 2023 respectively.
- ✚ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 489 crores or 3.5% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 62%.

Capital Adequacy

The capital adequacy ratio stood at 32.52%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on December 31, 2024, the Company had a total network of 186 branches and 44 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:

Ms. Shanthi Srikanth,

Chief Financial Officer - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

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