



REPCO HOME FINANCE LIMITED.

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

RHFL/SE/34/2024-25

1st August, 2024

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 ended on 30th June, 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 ended on 30th June, 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 & Chief 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 – Q1, FY 2024-25

Chennai, August 1, 2024:

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 June 30, 2024.

Performance in Q1 FY25 vs Q1 FY24

- ✦ Loans sanctions stood at Rs. 727 crores as compared to Rs. 726 crores, registering a growth of 0.2%.
- ✦ Loan disbursements stood at Rs. 680 crores as compared to Rs. 684 crores.
- ✦ Total income stood at Rs. 416 crores as compared to Rs. 367 crores, registering a growth of 13.6%.
- ✦ Net interest income stood at Rs. 175 crores as compared to 162 crores, resulting in a healthy growth of 8%.
- ✦ Net profits stood at Rs. 105 crores as compared to Rs. 89 crores, registering a growth of 18%.
- ✦ Loan spread remained healthy at 3.4%
- ✦ Return on assets stood at 3.1%, resulting in a return on equity of 16.3% as compared to 2.8% and 15.8%, respectively.

Performance in Q1 FY25 vs Q4 FY24

- ✦ Loans sanctions stood at Rs. 727 crores as compared to Rs. 978 crores.
- ✦ Loan disbursements stood at Rs. 680 crores as compared to Rs. 895 crores
- ✦ Total income stood at Rs. 416 crores as compared to Rs. 397 crores.
- ✦ Net interest income stood at Rs. 175 crores as compared to Rs. 172 crores.
- ✦ Net profits stood at Rs. 105 crores as compared to Rs. 108 crores, registering a decline of 2.4%.
- ✦ Loan spread remained healthy at 3.4%.
- ✦ Return on assets and equity stood at 3.1% and 16.3% as compared to 3.2% and 16.5% respectively.



Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Gundry, 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

Loan Book and composition

The overall loan book stood at Rs. 13,701 crores at the end of June 30 2024, as against Rs. 12,655 crores a year back registering a growth of 8.3%. The AUM was Rs. 13,513 crores as of March 31, 2024. As of June 30, 2024, loans to the non-salaried segment accounted for 51.6% of the outstanding loan book and loans for salaried segment accounts for 48.4% of loan book. Housing loans accounted for 74.3% of the loans while Home Equity products accounted for 25.7% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- ✦ GNPA amounted to Rs. 583 crores as of June 30, 2024, as against Rs. 695 crores as of June 30, 2023 and Rs. 552 crores as of March 31, 2024. Elections in the country during the quarter and the Heat waves prevailing, were the main contributors for the marginal increase in GNPA.
- ✦ NNPA constituted Rs. 223 crores of the loan assets as of June 30, 2024, as against Rs. 338 crores as of June 30, 2023 and Rs. 192 crores as of March 31, 2024.
- ✦ The gross non-performing assets (GNPA) ratio stood at 4.25% and Net NPA ratio stood at about 1.7% of the loan assets as of June 30, 2024. This is against 5.5% and 2.8% as of June 30, 2023 respectively.
- ✦ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 519 crores or 3.8% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 62%.

Capital Adequacy

The capital adequacy ratio stood at 34%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on June 30, 2024, the Company had a total network of 181 branches and 42 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. Lakshmi K,

Chief Financial 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

For REPCO HOME FINANCE LTD.

Lakshmi K
Chief Financial 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