

RHFL/SE/12/2025-26

16th May, 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 Audited Financial results of the Company for the financial year ended on 31st March, 2025

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 Audited Financial results of the Company for the financial year ended on 31st March, 2025.

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 – Q4, FY 2024-25

Chennai, May 16, 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 and financial year ended March 31, 2025.

Loan Book and composition

The overall loan book stood at Rs. 14,492 crores at the end of March 31, 2025, as against Rs. 13,513 crores a year back. The AUM was Rs. 14,155 crores as of December 31, 2024. As of March 31, 2025, 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 73% of the loans while Home Equity products accounted for 27% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- ✚ The Gross Non-performing Assets (GNPA) has reduced to Rs. 473 crores as of March 31, 2025, as against Rs. 546 crores as of December 31, 2024 and Rs. 552 crores as of March 31, 2024, showing a remarkable decline.
- ✚ NNPA constituted Rs. 191 crores of the loan assets as of March 31, 2025, as against Rs. 209 crores as of December 31, 2024 and Rs. 192 crores as of March 31, 2024.
- ✚ The Gross Non-performing Assets (GNPA) Ratio has reduced to 3.3% and Net NPA ratio stood at 1.3% of the loan assets as of March 31, 2025. This is against 4.1 % and 1.5% as of March 31, 2024 respectively.
- ✚ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 433 crores or 3% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 59.6%.



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

Performance in Q4 FY25 vs Q3 FY25

- ✚ Loans sanctions stood at Rs. 1,059 crores in Q4 FY25 as compared to Rs. 806 crores in Q3 FY25, registering a growth of 31%.
- ✚ Loan disbursements stood at Rs. 975 crores in Q4 FY25 as compared to Rs. 761 crores in Q3 FY25, registering a growth of 28%.
- ✚ Net profits stood at Rs. 115 crores in Q4 FY25 as compared to Rs. 107 crores in Q3 FY25, registering a growth of 8%.
- ✚ Loan spread remained healthy at 3.3%.
- ✚ Return on assets and equity stood at 3.3% and 15.1% in Q4 FY25 as compared to 3.1% and 14.6% respectively in Q3 FY25.

Performance in Q4 FY25 vs Q4 FY24

- ✚ Loans sanctions stood at Rs. 1,059 crores as compared to Rs. 978 crores, registering a growth of 8%.
- ✚ Loan disbursements stood at Rs. 975 crores in Q4 FY25 as compared to Rs. 895 crores in Q4 FY24 registering a growth of 9%.
- ✚ Total income stood at Rs. 435 crores as compared to Rs. 397 crores, registering a growth of 10%.
- ✚ Net interest income stood at Rs. 180 crores as compared to 172 crores, registering a growth of 5%.
- ✚ Net profits stood at Rs. 115 crores as compared to Rs. 108 crores, registering a growth of 6%.
- ✚ Loan spread remained healthy at 3.3%
- ✚ Return on assets stood at 3.3%, resulting in a return on equity of 15.1% as compared to 3.2% and 16.5%, respectively.

Performance in FY25 vs FY24

- ✚ AUM stood at Rs. 14,492 crores in FY25 as against Rs. 13,513 crores in FY24, registering a growth of 7%.
- ✚ Loans sanctions stood at Rs. 3519 crores in FY25 as compared to Rs. 3,340 crores in FY24, registering a growth of 5%.
- ✚ Loan disbursements stood at Rs. 3284 crores in FY25 as compared to Rs. 3,135 crores in FY24, registering a growth of 5%.
- ✚ Total income stood at Rs. 1,725 crores as compared to Rs. 1,541 crores, registering a growth of 12%.
- ✚ Net interest income stood at Rs. 719 crores, registering a margin of 5%.
- ✚ Net profits stood at Rs. 439 crores as compared to Rs. 395 crores, registering a growth of 11%.
- ✚ Loan spread remained healthy at 3.3%
- ✚ Return on assets stood at 3.2%, resulting in a return on equity of 15.2% as compared to 3.0% and 15.8%, respectively in FY24.



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

Capital Adequacy

The capital adequacy ratio stood at 34.7%. The minimum capital adequacy ratio prescribed by the regulator is 15.0%.

Distribution network

As on March 31, 2025, the Company had a total network of 189 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,

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

Tel No.: 044 - 42106650



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