



**REPCO HOME FINANCE LIMITED.**

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

**RHFL/SE/60/2024-25**

**12<sup>th</sup> November, 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 and half year ended on 30<sup>th</sup> September, 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 half year ended on 30<sup>th</sup> September, 2024.

This disclosure will also be made available on the website of the Company, [www.repcohome.com](http://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](mailto:co@repcohome.com), [www.repcohome.com](http://www.repcohome.com)

**Registered Office** : 'REPCO TOWER', No. 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044 - 28340715 / 4037 / 2845

## Financial Results – Q2, FY 2024-25

**Chennai, November 12<sup>th</sup>, 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 September 30, 2024.

### Performance in Q2 FY25 vs Q2 FY24

- ✚ Loans sanctions stood at Rs. 926 crores as compared to Rs. 860 crores, registering a growth of 8%.
- ✚ Loan disbursements stood at Rs. 867 crores as compared to Rs. 797 crores, registering a growth of 9%.
- ✚ Total income stood at Rs. 428 crores as compared to Rs. 384 crores, registering a growth of 11.5%.
- ✚ Net interest income stood at Rs. 176 crores as compared to 173 crores.
- ✚ Net profits stood at Rs. 113 crores as compared to Rs. 98 crores, registering a growth of 15%.
- ✚ Loan spread remained healthy at 3.4%
- ✚ Return on assets stood at 3.3%, resulting in a return on equity of 16.0% as compared to 3.1% and 16.1%, respectively.

### Performance in Q2 FY25 vs Q1 FY25

- ✚ Loans sanctions stood at Rs. 926 crores as compared to Rs. 727 crores, registering a growth of 27%.
- ✚ Loan disbursements stood at Rs. 867 crores as compared to Rs. 680 crores, registering a growth of 28%.
- ✚ Total income stood at Rs. 428 crores as compared to Rs. 416 crores, registering a growth of 28%.
- ✚ Net interest income is stable at Rs. 176 crores.
- ✚ Net profits stood at Rs. 113 crores as compared to Rs. 105 crores, registering a growth of 7%.
- ✚ Loan spread remained healthy at 3.4%.
- ✚ Return on assets and equity stood at 3.3% and 16.0% as compared to 3.1% and 16.3% respectively.



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### **Loan Book and composition**

The overall loan book stood at Rs. 13,964 crores at the end of September 30, 2024, as against Rs. 12,922 crores a year back registering a growth of 8.1%. The AUM was Rs. 13,701 crores as of June 30, 2024. As of September 30, 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. 552 crores as of September 30, 2024, as against Rs. 637 crores as of September 30, 2023 and Rs. 583 crores as of June 30, 2024, showing a remarkable decline.
- ✚ NNPA constituted Rs. 217 crores of the loan assets as of September 30, 2024, as against Rs. 272 crores as of September 30, 2023 and Rs. 223 crores as of June 30, 2024.
- ✚ The gross non-performing assets (GNPA) ratio stood at 3.96% and Net NPA ratio stood at 1.59% of the loan assets as of September 30, 2024. This is against 4.93 % and 2.16% as of September 30, 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 61%.

### **Capital Adequacy**

The capital adequacy ratio stood at 33.98%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

### **Distribution network**

As on September 30, 2024, the Company had a total network of 184 branches and 43 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. Karunakaran T,**

**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



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