

**RHFL/SE/13/2025-26**

**16<sup>th</sup> 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: Investor Presentation on financial results for the financial year ended on 31<sup>st</sup> March, 2025**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the presentation on the financial performance of the Company for the financial year ended on 31<sup>st</sup> March, 2025.

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 & 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

# Earnings Presentation Q4FY25



- ◆ **About Us**
- ◆ **MD & CEO Comments**
- ◆ **Board of Directors**
- ◆ **Q4FY25 Performance**
  - ▶ Business summary
  - ▶ Financial performance
  - ▶ Borrowing Profile
  - ▶ Credit Rating
- ◆ **Geographic Presence**
  - ▶ Footprint
  - ▶ Region-wise loan book
- ◆ **Annexure**

# About us



**Repco Home Finance Limited**

Repco Home Finance Ltd (RHFL) is a professionally managed housing finance company head quartered in Chennai, Tamil Nadu. We were incorporated in April 2000. We are registered as a Housing Finance Company (HFC) with the National Housing Bank (NHB)

The mission of RHFL has been to translate into reality the aspirations of people to own a house by covering the existing and potential market comprehensively through institutional credit support customized to suit individual needs in a transparent and ethical way.

The salient and unique features of RHFL are innovative loan products, direct customer contact and customer ownership, focus on quality customer servicing, transparency and speed of operations, focus on relatively under-penetrated markets and balanced portfolio mix, robust risk management systems and processes, low cost operations, established track record, stable and experienced senior management team.

We have witnessed a steady growth in the past by increasing our geographical footprint by deepening our reach selectively in existing regions and expanding to new regions.

We are happy to share the performance of RHFL during the Quarter Q4 FY25. Loans sanctions stood at Rs. 10,589 millions in Q4 FY25 as against to Rs. 9,777 millions in Q4 FY24 and Rs. 8,064 millions in Q3 FY25. Loan disbursements stood at Rs. 9,754 millions in Q4 FY25 as against to Rs. 8,946 millions in Q4 FY24 and Rs. 7,613 millions in Q3 FY25. Overall loan sanctions stood at Rs. 35,189 millions in FY25 as against Rs. 33,400 millions in FY24 and disbursements stood at Rs. 32,842 millions in FY25 as against Rs. 31,349 millions in FY24.

Total income stood at Rs. 4,350 millions in Q4 FY25 as against to Rs. 3,972 millions in Q4 FY24 and Rs. 4,453 millions in Q3 FY25. Total income for FY25 is Rs. 17,246 millions as against Rs. 15,408 millions in FY24.

Due to prudent recovery efforts undertaken by the management, the GNPA for Q4 FY25 have reduced significantly to 3.26%, compared to 3.86% in Q3 FY25 and 4.08% in Q4 FY24. Furthermore, the proportion of stage-2 assets has declined to 9.73% in Q4 FY25, compared to 10.56% Q3 FY25 and 11.55% in Q4 FY24, reflecting an overall improvement in the asset quality.

Net profits stood at Rs. 1,149 millions in Q4 FY25 as against to Rs. 1,081 millions in Q4 FY24 and Rs.1,066 millions in Q3 FY25.

The overall loan book stood at Rs. 1,44,918 millions at the end of March 31, 2025, as against Rs. 1,35,134 millions a year back. The AUM was Rs. 1,41,551 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%. Housing loans accounted for 73% of the loans while Home Equity products accounted for 27% of loan book. 100% of the loans given by the Company are retail loans.

# Board of Directors



**Mr. C. Thangaraju Chairman,  
Non-Executive and Non-  
Independent Director**



**Mr. E. Santhanam Non-  
Executive and Non-  
Independent Director**



**Mr. Mrinal Kanti Bhattacharya  
Non-Executive and  
Independent Director**



**Mr. B. Raj Kumar Non-  
Executive and  
Independent Director**



**Mr. R. Vaithianathan Non-  
Executive and  
Independent Director**



**Mrs. Usha Ravi Non-  
Executive and Independent  
Director**



**Mr. T. Karunakaran  
Managing Director &  
CEO**

# Q4FY25 Performance

# Business Summary



Repco Home Finance Limited

Loans Outstanding  
Rs. 144,918 Mn

Net Owned Fund  
Rs. 30,929 Mn

Total Capital Adequacy  
Ratio 34.70%

Average loan per unit  
Rs. 1.29 Mn

Number of live accounts  
111,941

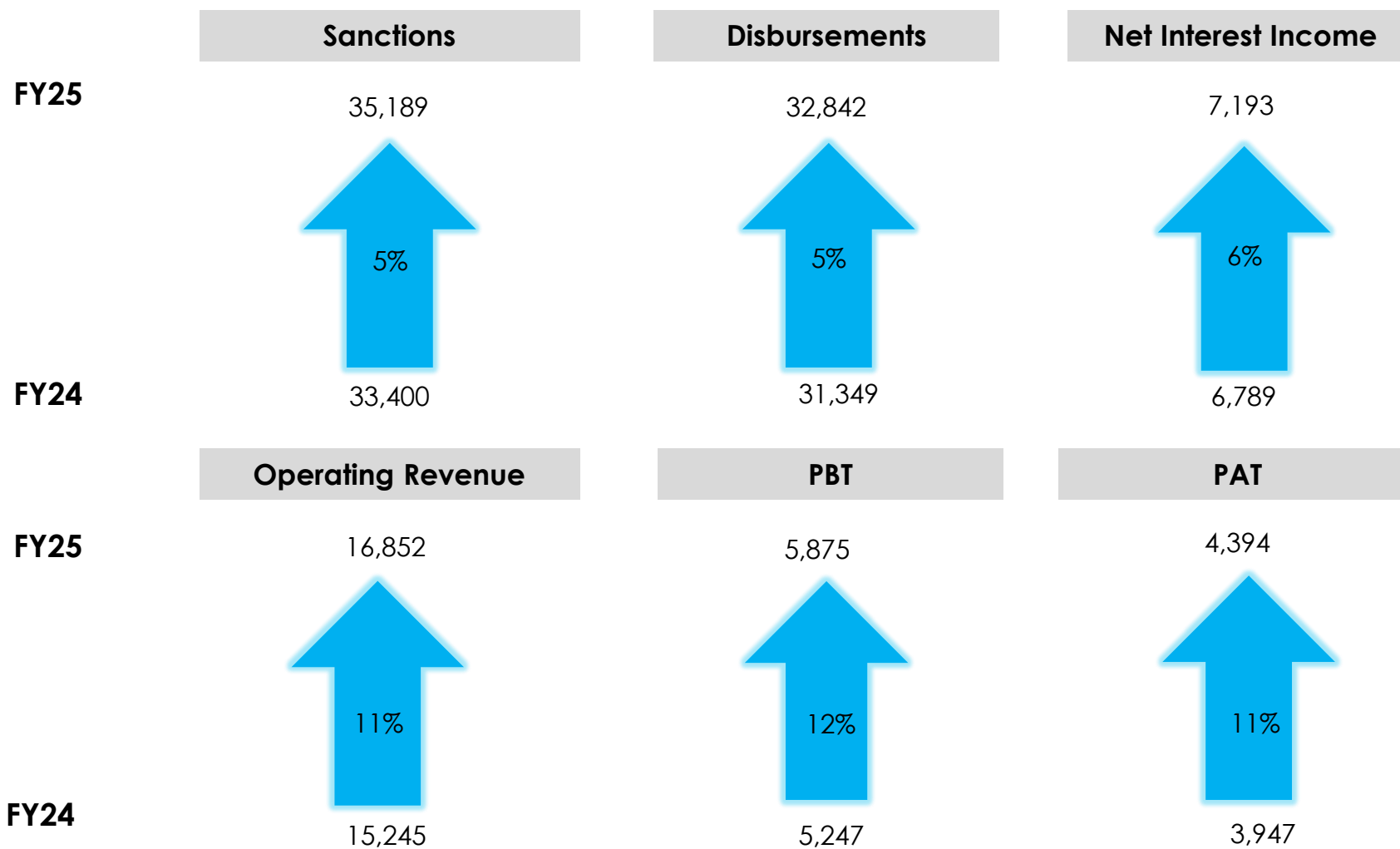
Employee strength  
1427

GNPA – 3.26%

ECL provision – 3.0%

# Key Indicators – FY25 vs FY24

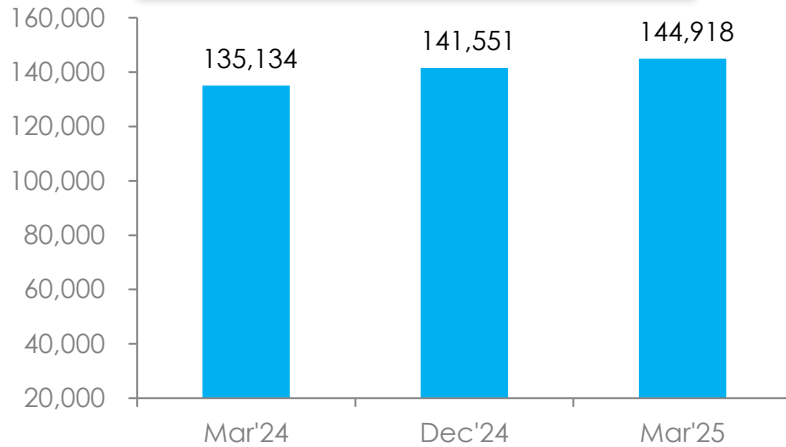
Figures in Rs million



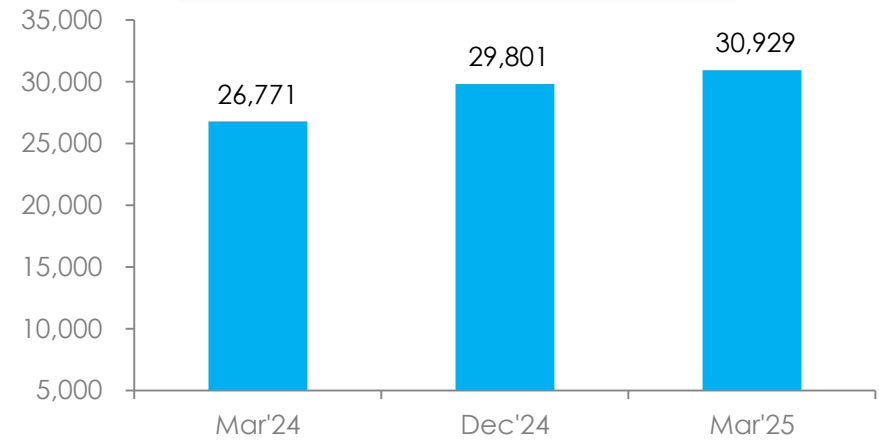
# Portfolio Composition

Figures in Rs million

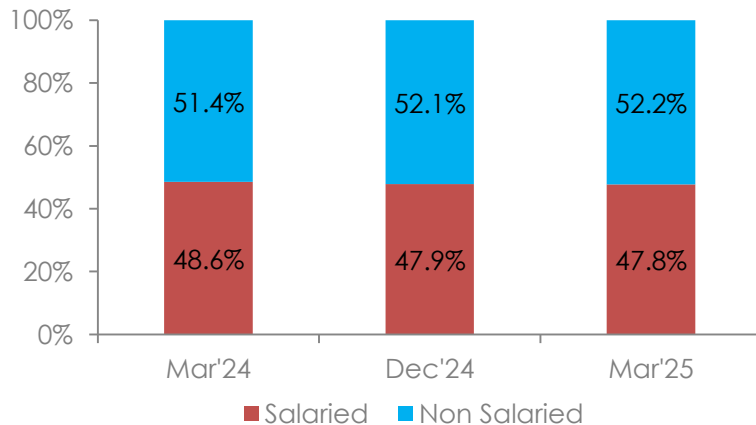
**Loan Book**



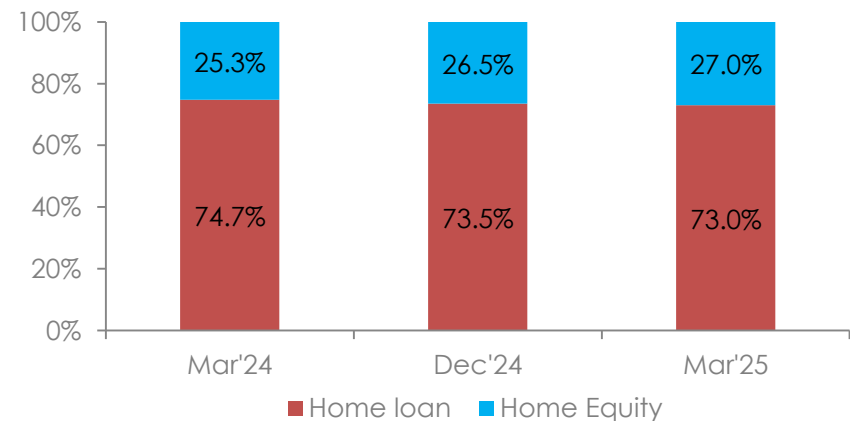
**Net Owned Fund**



**Loan book composition**



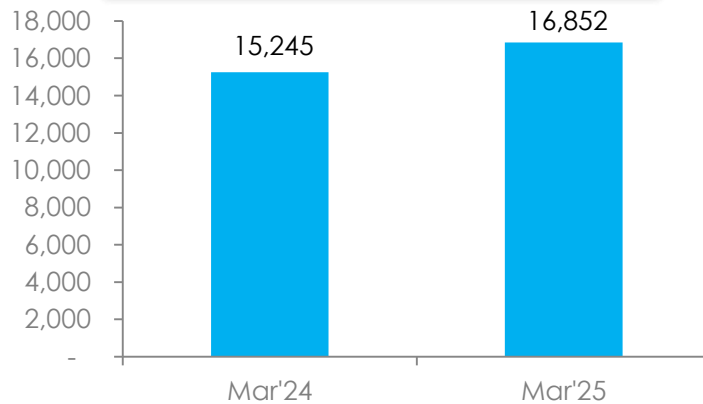
**Mix of Loan Portfolio**



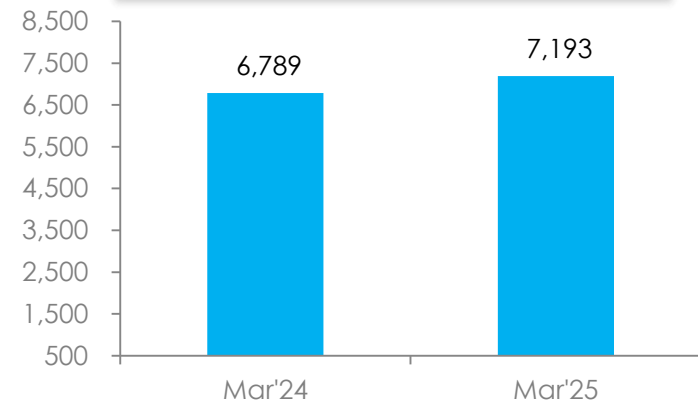
# Performance Metrics (12M)

Figures in Rs million

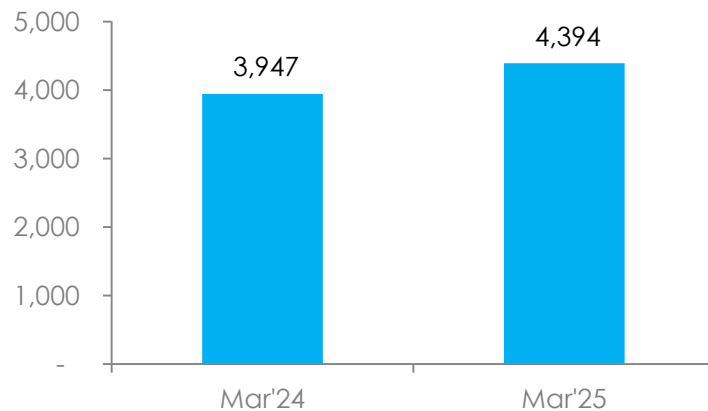
## Income from Operations



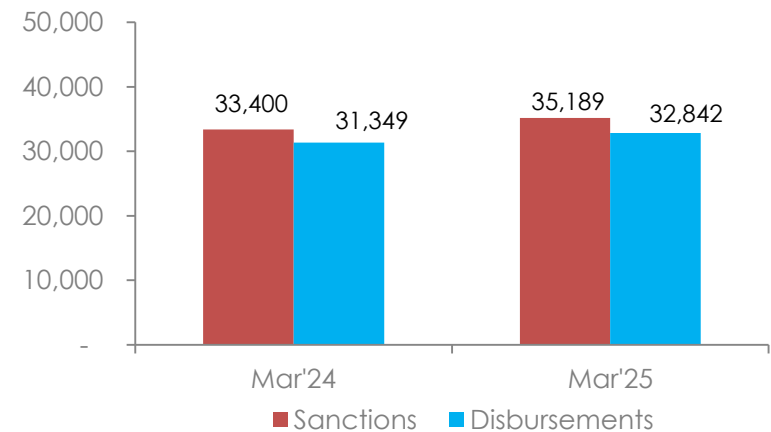
## Net interest income



## Net profit

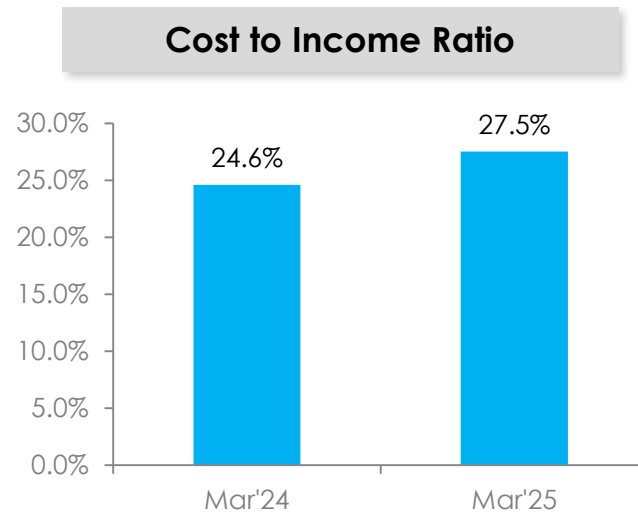
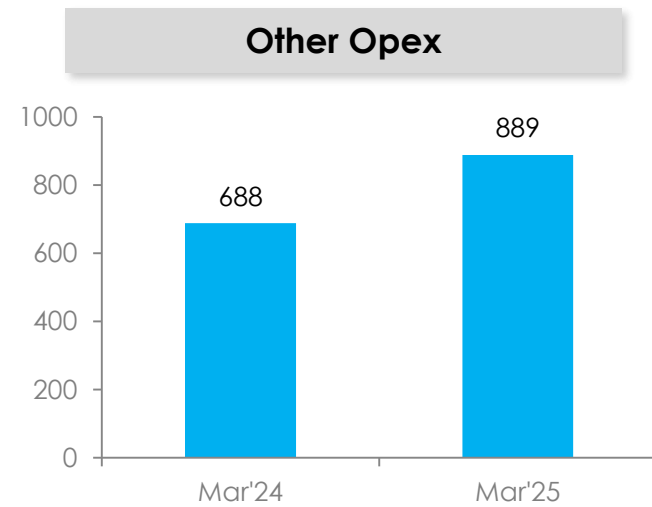
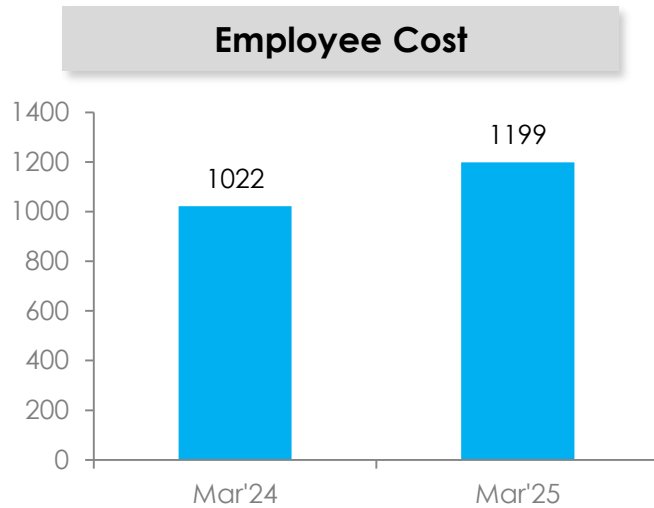


## Sanctions and Disbursements



# Operating cost (12M)

Figures in Rs million

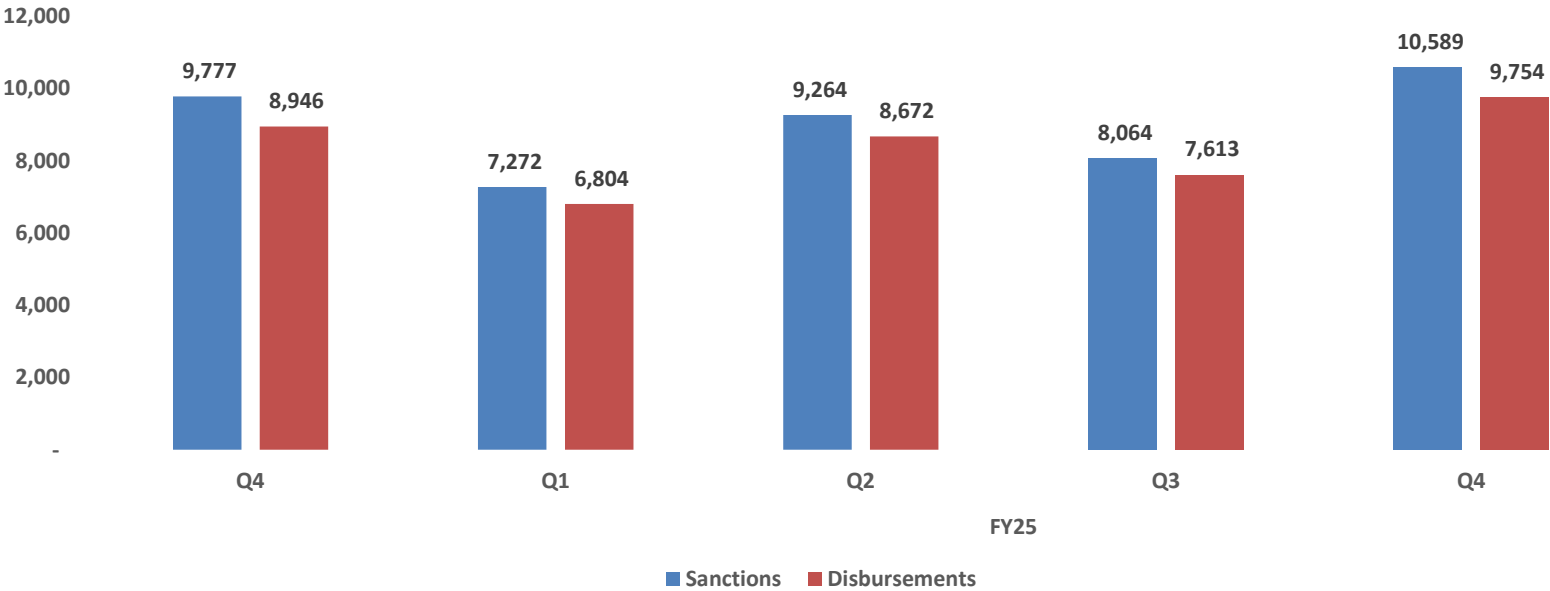


# Business performance momentum



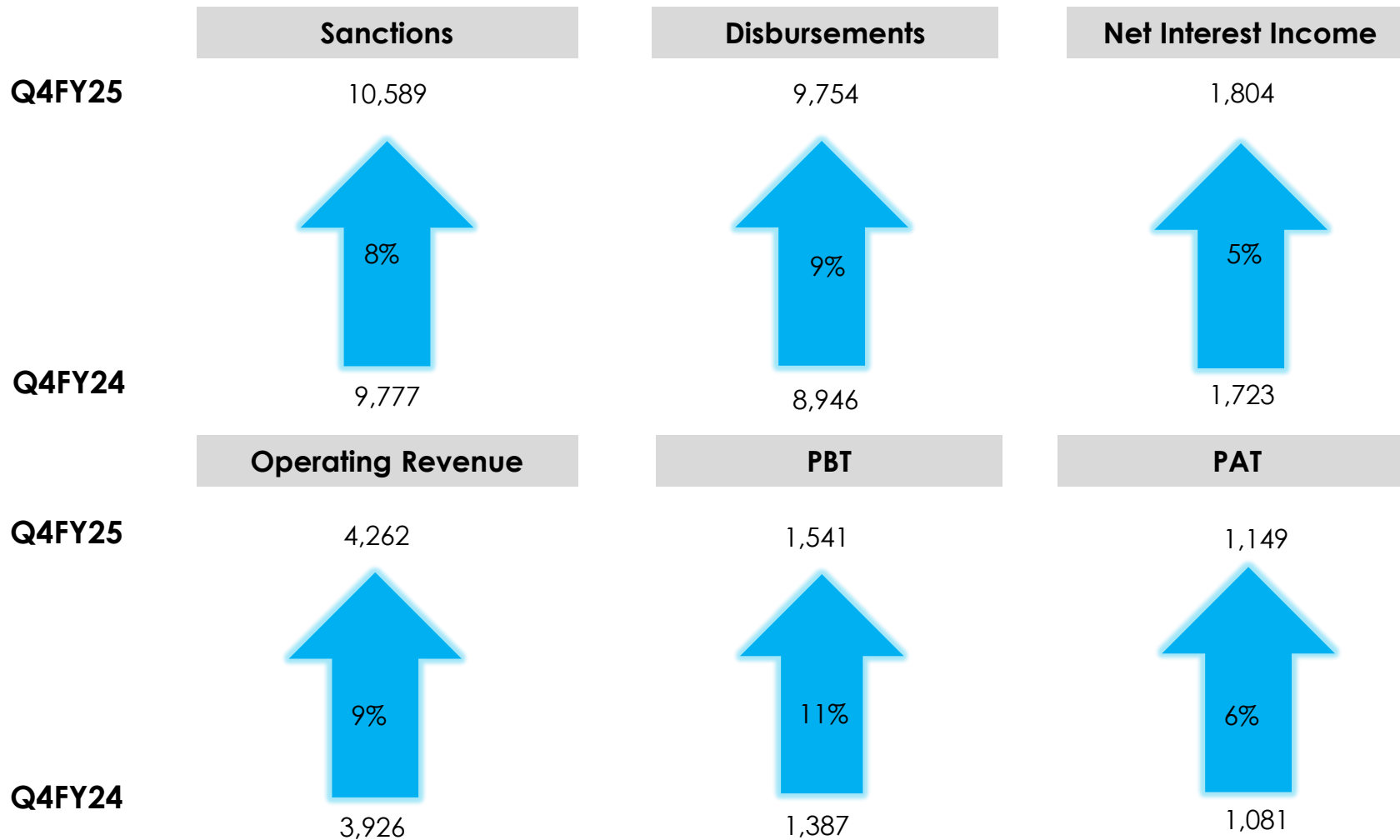
Repco Home Finance Limited

Figures in Rs million



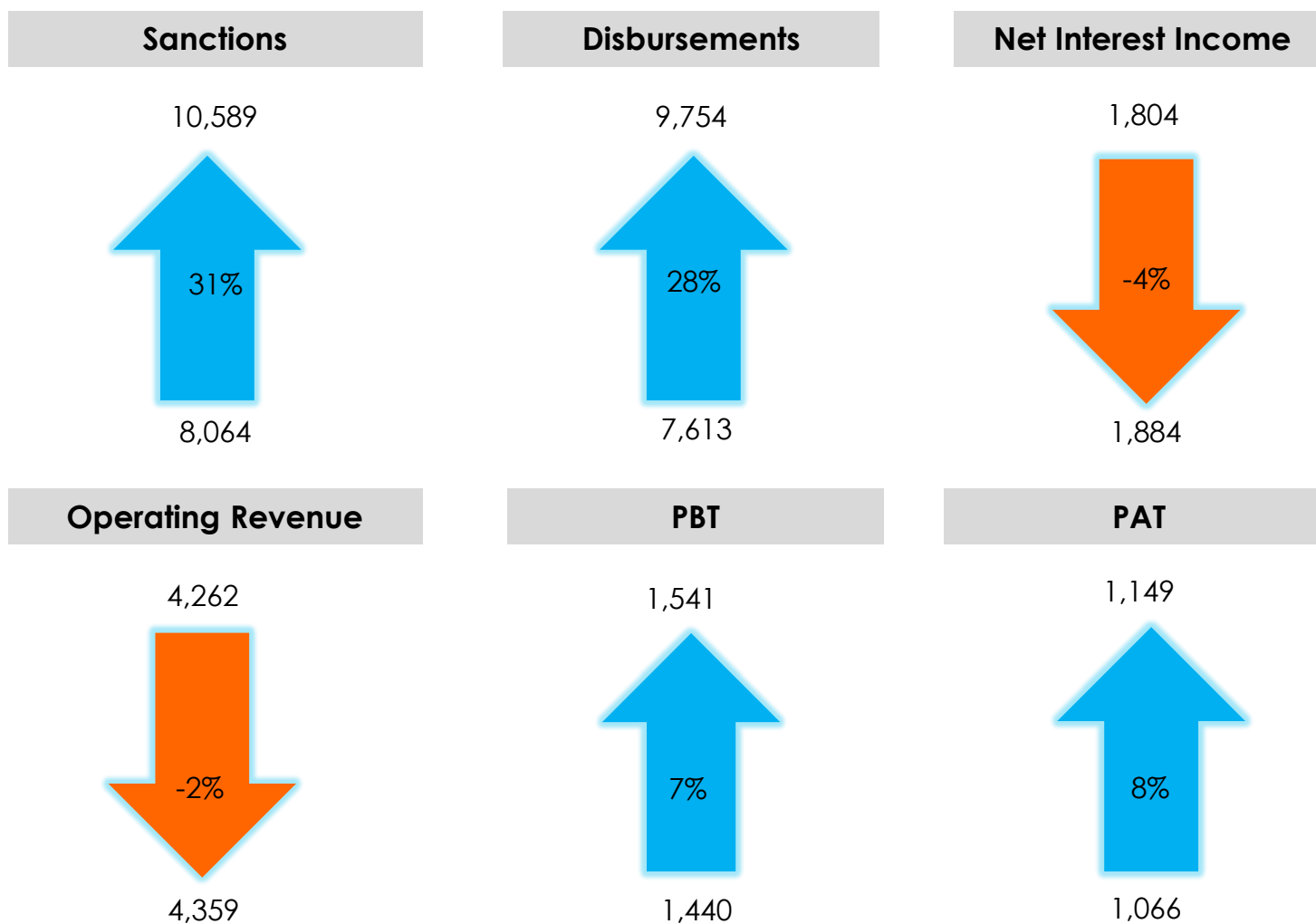
# Key Indicators – Q4FY25 vs Q4FY24

Figures in Rs million



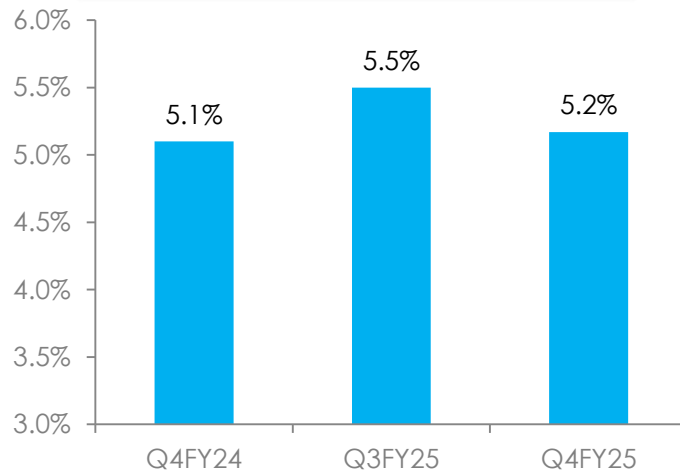
# Key Indicators – Q4FY25 vs Q3FY25

Figures in Rs million

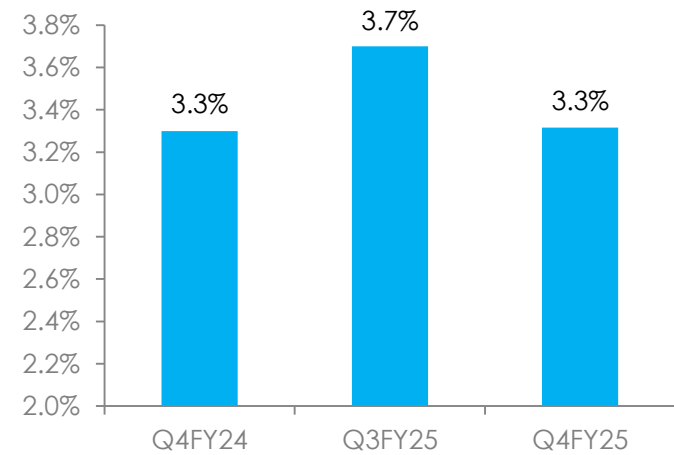


# Quarterly Profitability ratios (3M)

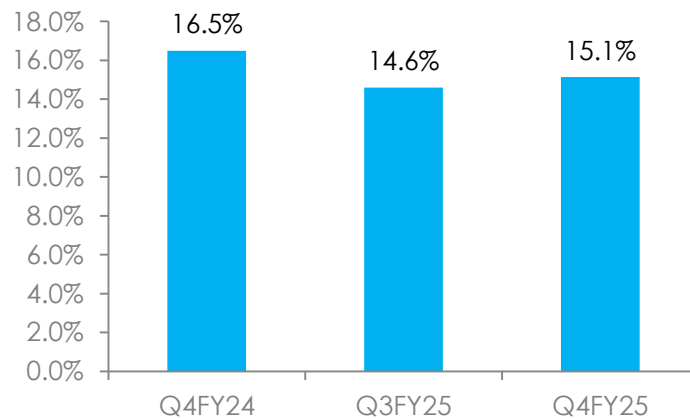
### Net Interest Margin



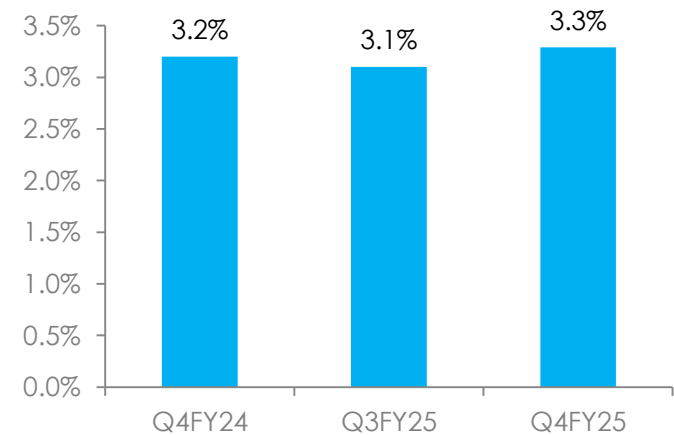
### Spread



### Return on Equity



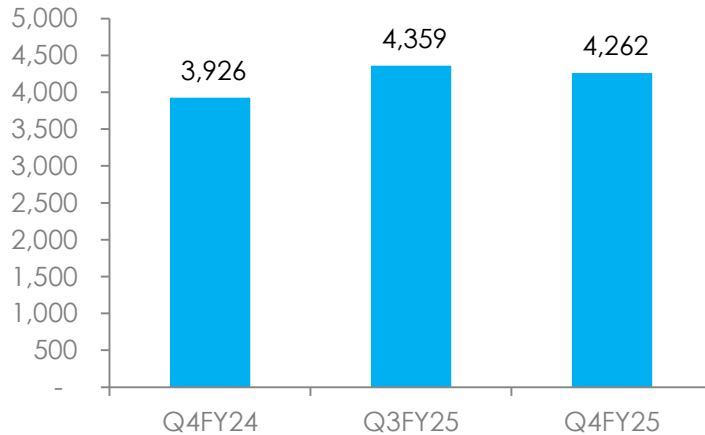
### Return on Assets



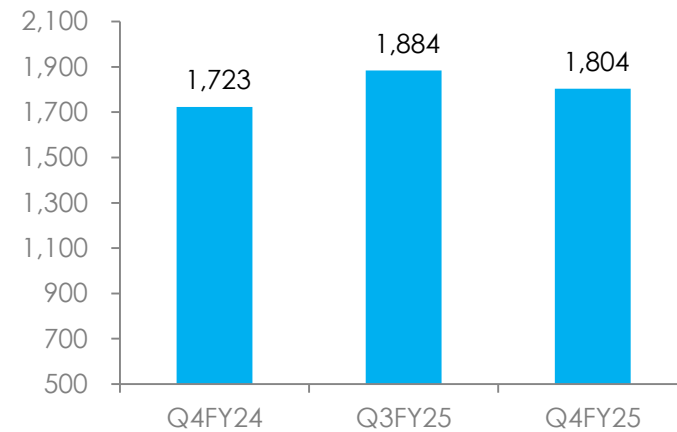
# Performance Metrics (3M)

Figures in Rs million

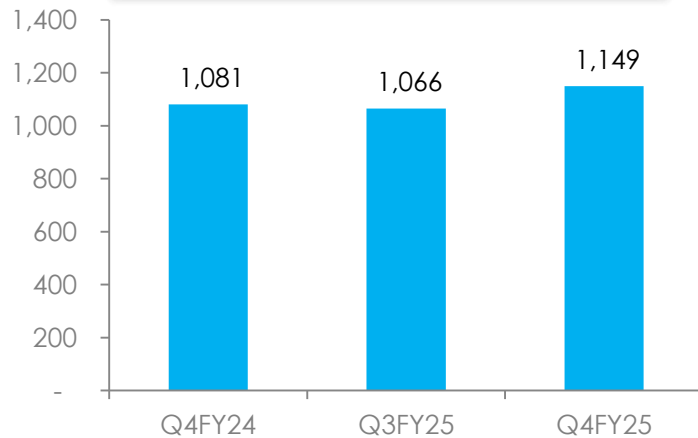
## Income from Operations



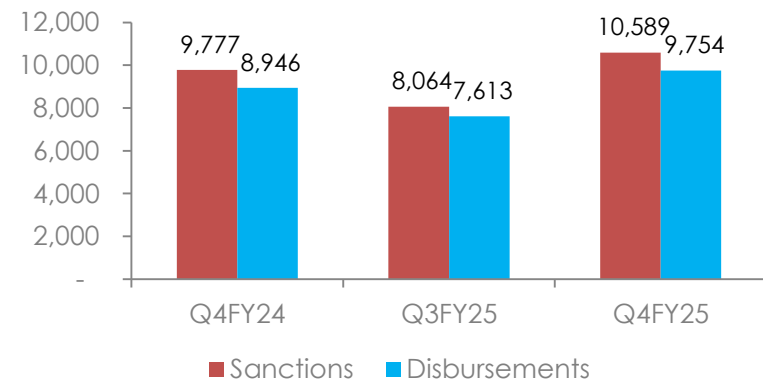
## Net interest income



## Net profit

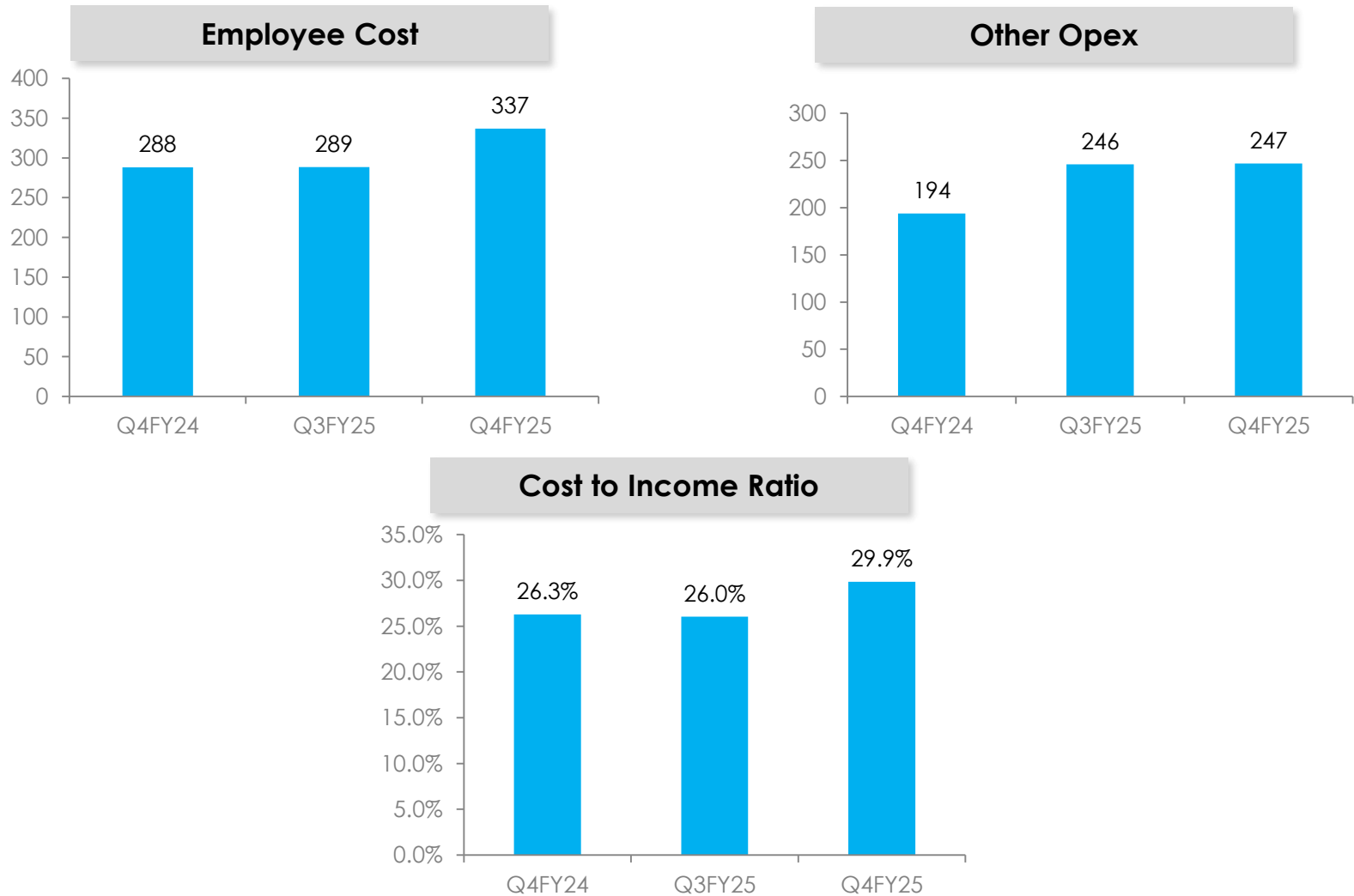


## Sanctions and Disbursements

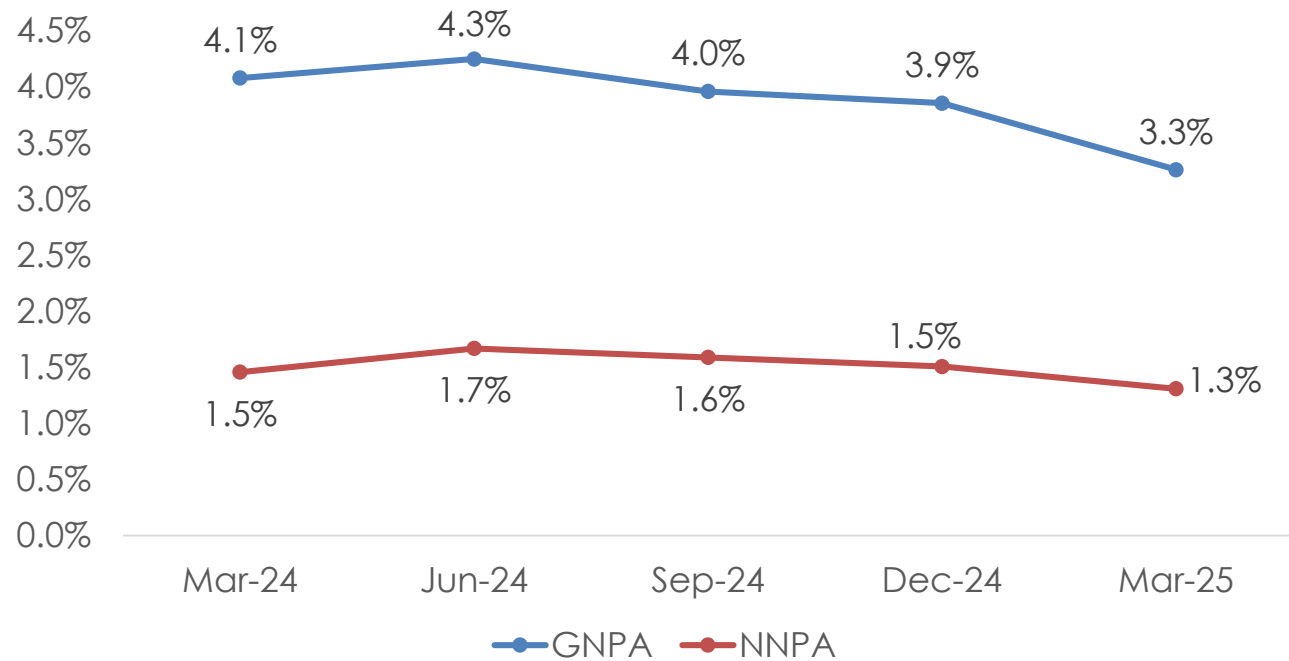


# Operating cost (3M)

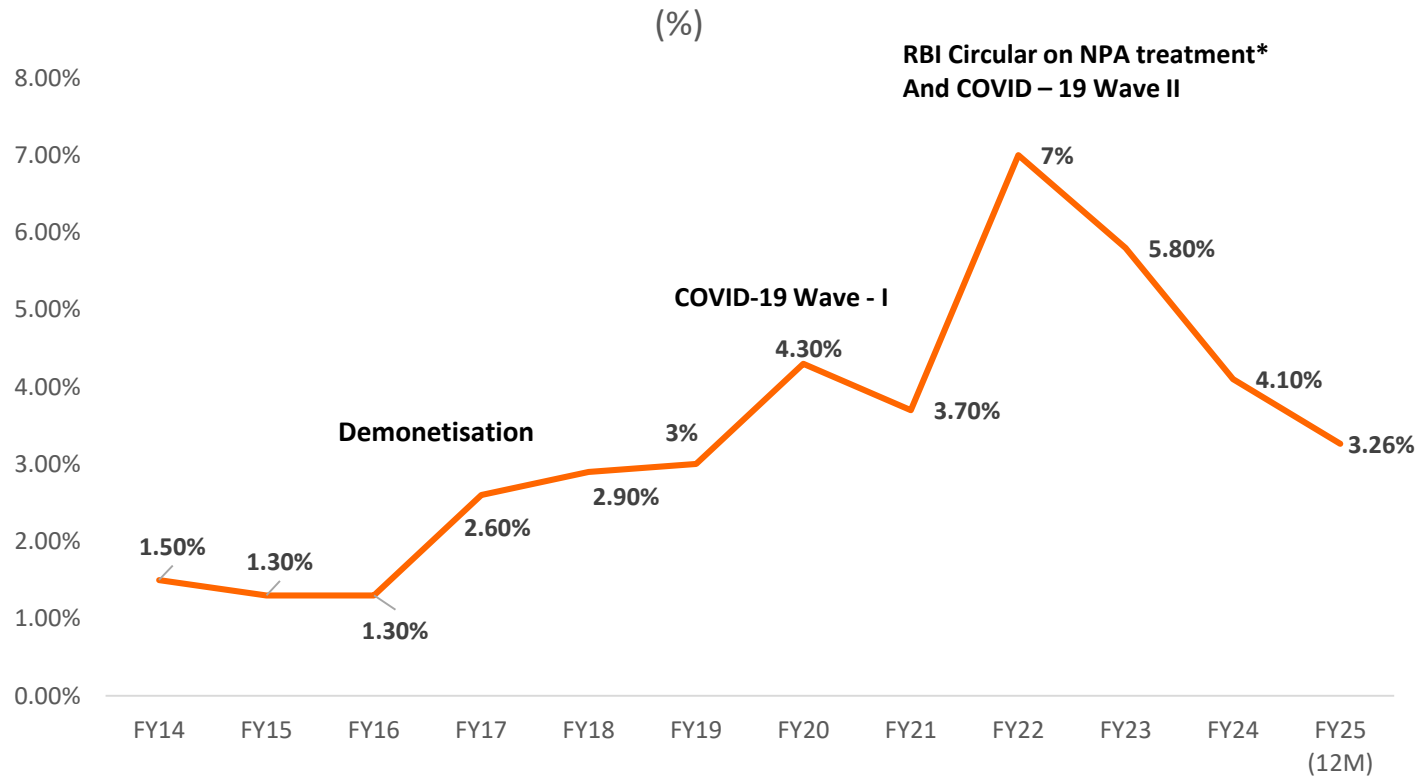
Figures in Rs million



# Asset Quality

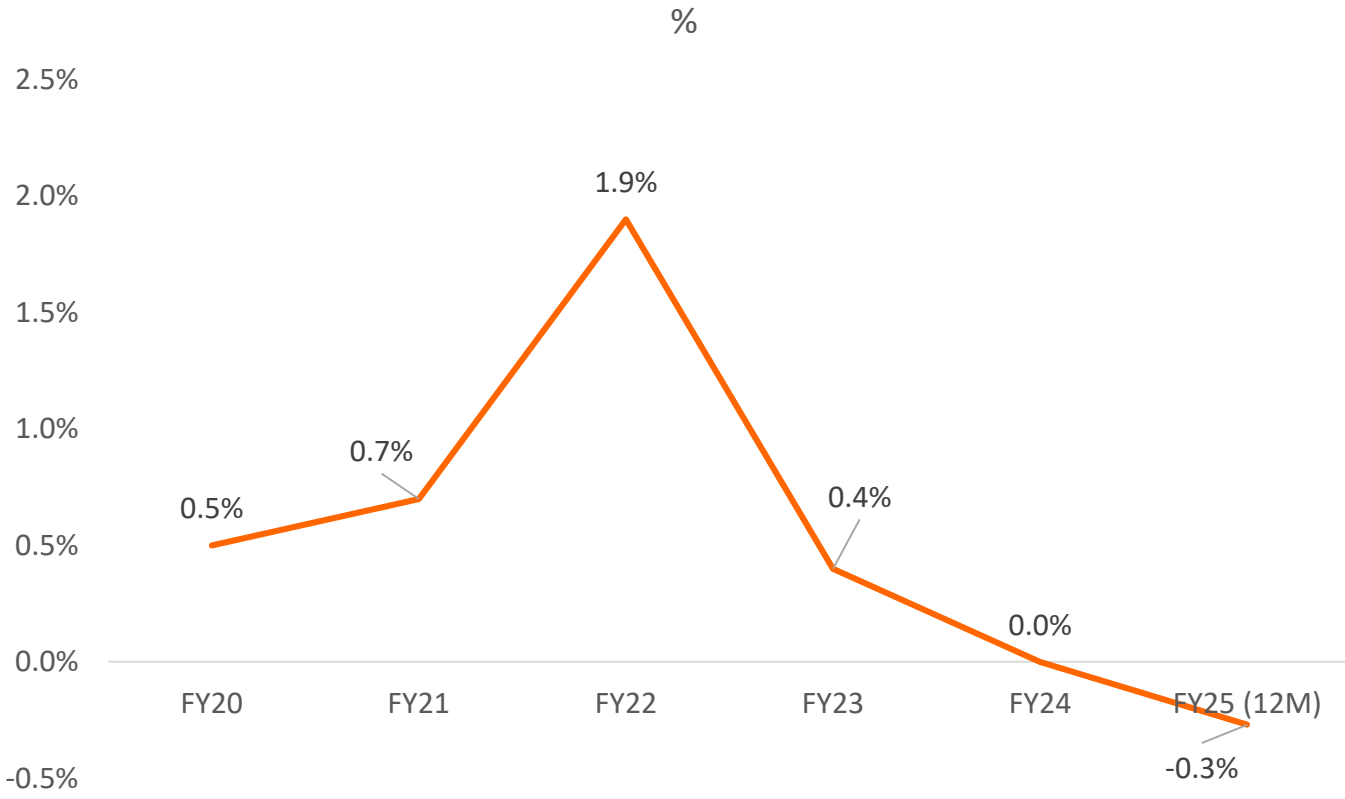


# GNPA Movement

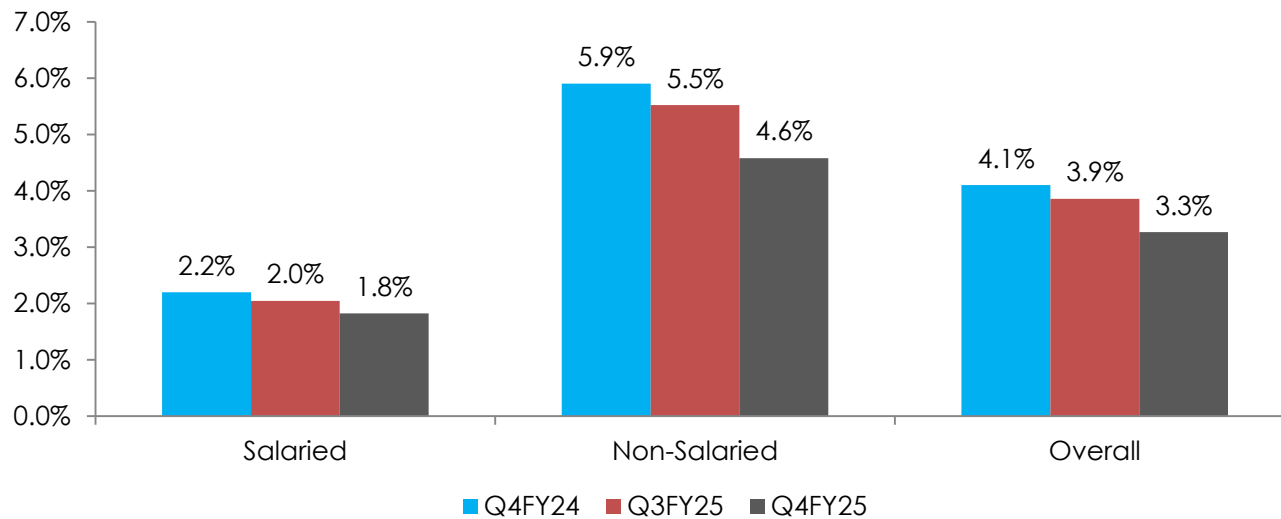
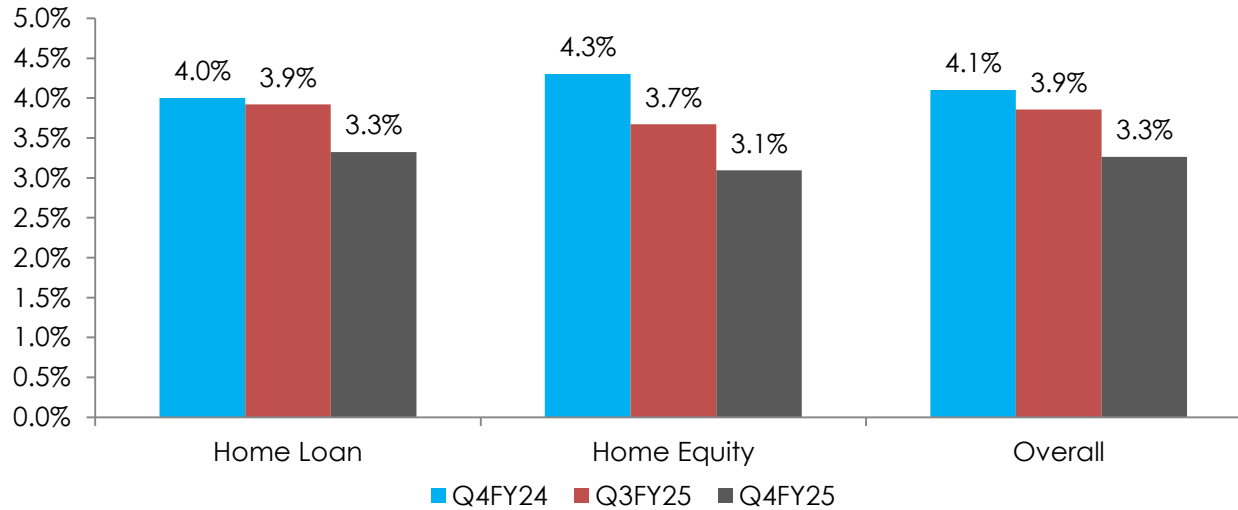


\* Circular No: RBI/2021-22/117  
DOR.No.STR.REC.64/21.04.048/2021-22

# Credit Cost



# Product / Occupation mix wise GNPA(%)



# ECL provision

Figures in Rs million

	Q4FY24	Q3FY25	Q4FY25
Gross Stage 3*	5,516	5,458	4,729
% portfolio in Stage 3	4.1%	3.9%	3.3%
ECL provision - Stage 3	3,597	3,373	2,819
Net - Stage 3*	1,918	2,086	1,910
Coverage ratio - Stage 3	65.2%	61.8%	59.6%
Gross Stage 1 & 2*	1,29,618	1,36,092	1,40,189
% portfolio in Stage 1 & 2	95.9%	96.1%	96.7%
Total ECL provision	5,179	4,892	4,334

\* Principal Outstanding

# Stage-wise Movement

Figures in Rs. million

Particulars	Mar'24		Dec'24		Mar'25	
	AUM	%	AUM	%	AUM	%
Stage-1	1,14,006	84.37%	1,21,143	85.58%	1,26,087	87.01%
Stage-2	15,612	11.55%	14,949	10.56%	14,103	9.73%
Stage-3	5,516	4.08%	5,458	3.86%	4,729	3.26%
<b>Grand Total</b>	<b>1,35,134</b>	<b>100.00%</b>	<b>1,41,551</b>	<b>100.00%</b>	<b>1,44,918</b>	<b>100.00%</b>

Amounts have been rounded off to the nearest million

# Breakup of Overdues

Figures in Rs. million

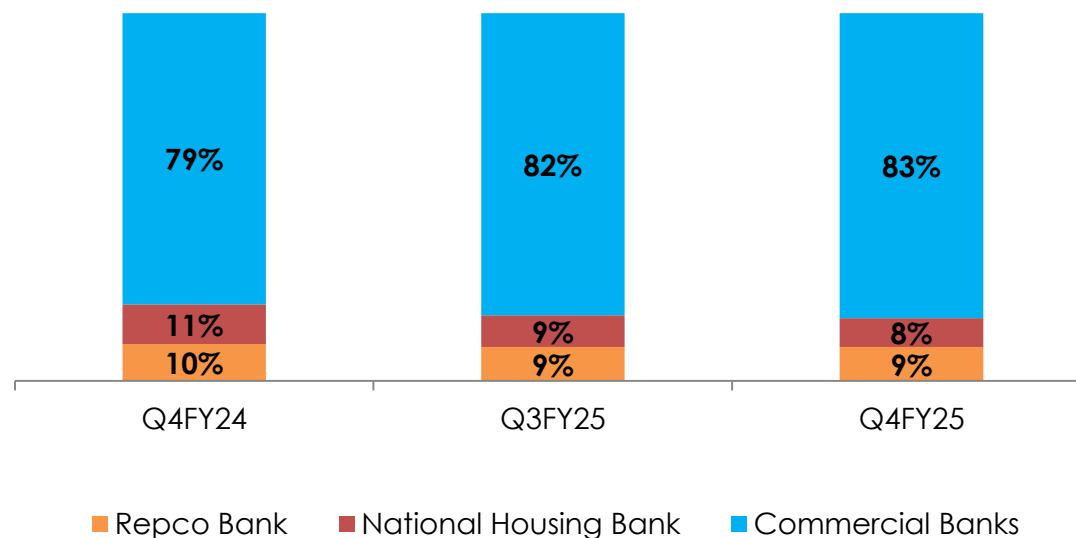
Particulars	Total AUM	Stage-2		Stage-3	
		AUM	% of AUM	AUM	% of AUM
Till March 2020* (Pre COVID)	48,387	8,077	16.7%	3,842	7.9%
From April 2020* (Post COVID)	96,531	6,026	6.2%	887	0.9%
<b>Grand Total</b>	<b>144,918</b>	<b>14,103</b>	<b>9.7%</b>	<b>4,729</b>	<b>3.3%</b>

\*Financial years categorised based on date of sanction

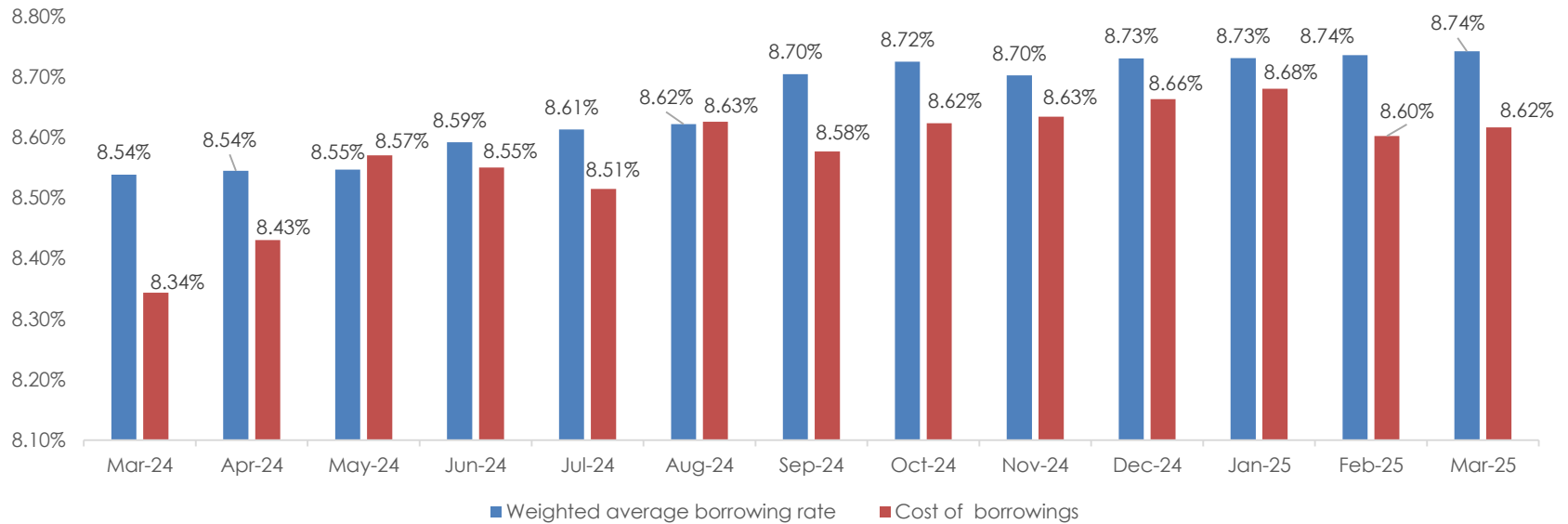
Amounts have been rounded off to the nearest million

# Borrowing profile

Source (Rs Mn)	Average cost	Q4FY24	Q3FY25	Q4FY25	% change (Y-o-Y)
National Housing Bank	8.21%	11,606	9,456	8,755	-25%
Commercial Banks	8.83%	84,681	91,049	92,464	9%
Repco Bank	8.40%	10,693	10,267	10,261	-4%
<b>Total</b>	<b>8.74%</b>	<b>1,06,980</b>	<b>1,10,773</b>	<b>1,11,480</b>	



# Movement in borrowing cost

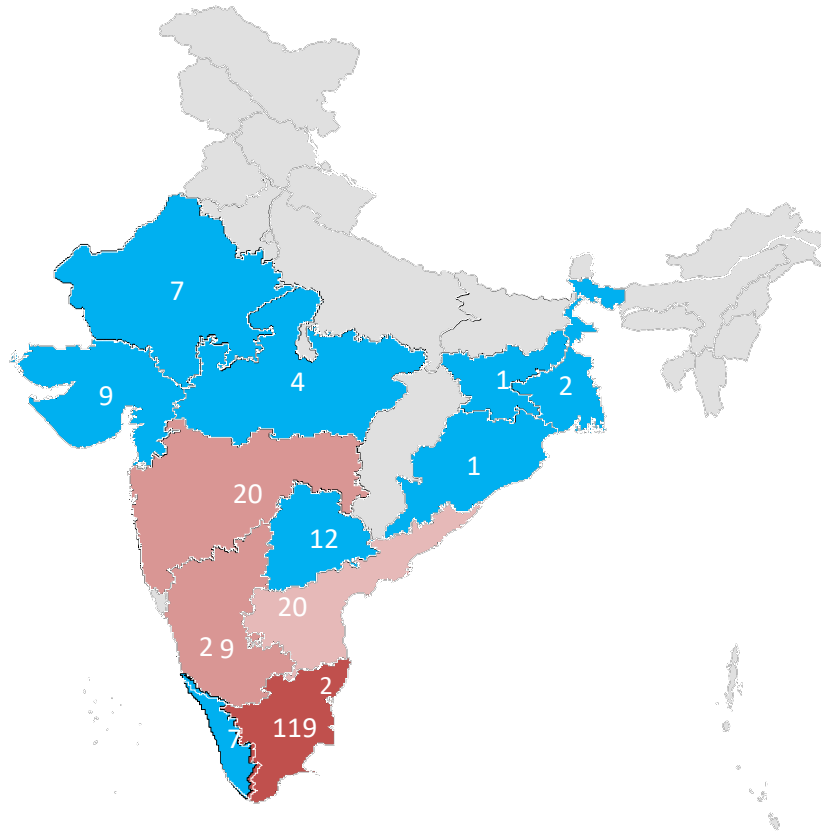


- Credit Rating as on 31<sup>st</sup> December 2024

Rating Agency	Instrument	Rating
CARE	Term Loan	AA-/ Stable
CARE	Commercial Paper	A1+
ICRA	Term Loan	AA-/ Stable
ICRA	Non- Convertible Debentures	AA-/ Stable
ICRA	Commercial Paper	A1+

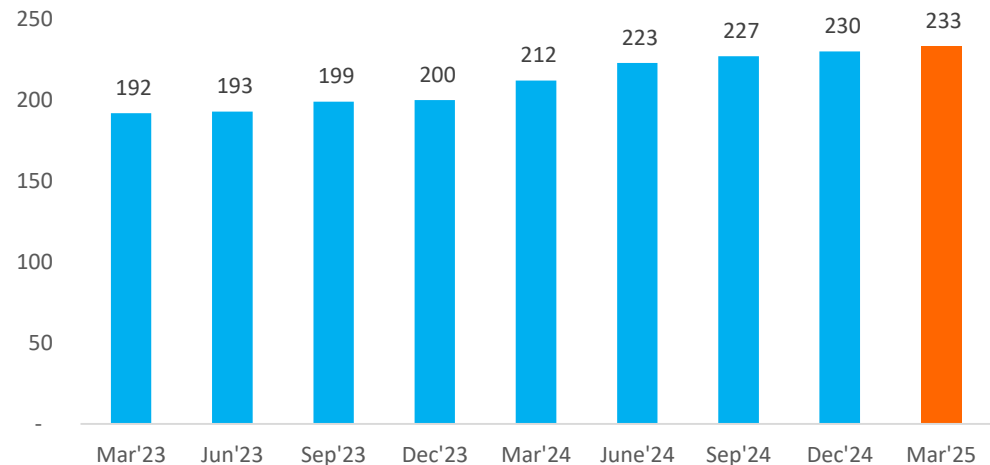
# Geographic Presence

## Branch Network

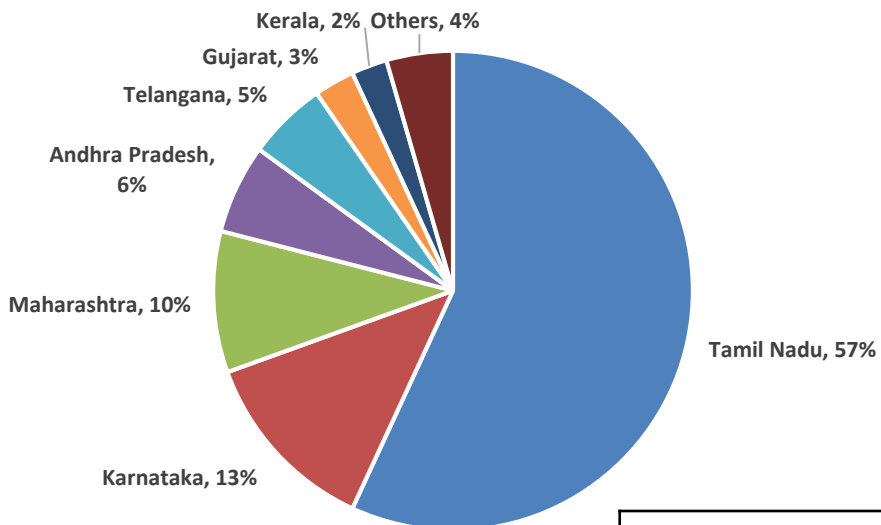


- ◆ Present in 12 states and 1 Union Territory with 189 branches and 44 satellite centers.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in West Bengal, Odisha, Maharashtra, Jharkhand, Gujarat, Madhya Pradesh & Rajasthan.

**Network**



# Region-wise loan book

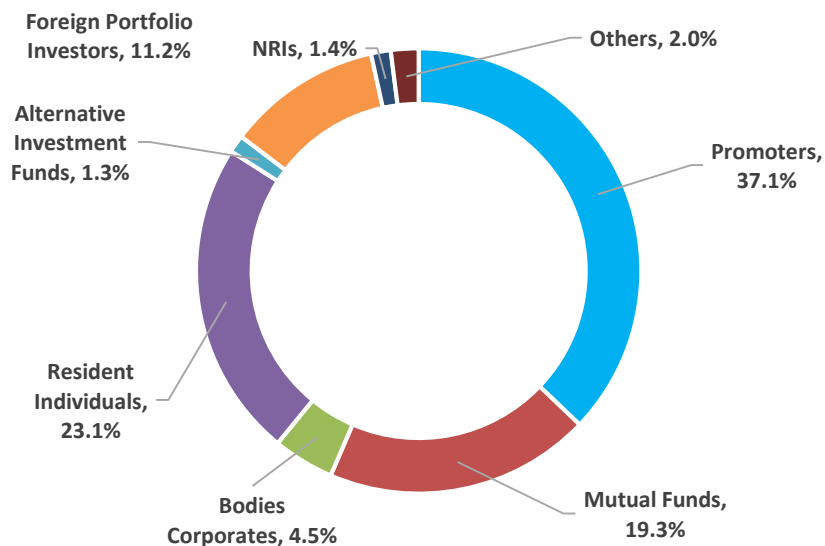


States	Exposure			Annualised Growth	
	Q4FY24	Q3FY25	Q4FY25	Y-o-Y	Q-o-Q
Tamil Nadu	56.5%	56.6%	56.8%	8%	11%
Karnataka	13.0%	12.7%	12.6%	4%	7%
Maharashtra	9.5%	9.7%	9.7%	9%	9%
Andhra Pradesh	6.1%	6.0%	6.0%	6%	8%
Telangana	5.2%	5.3%	5.3%	10%	12%
Gujarat	2.9%	2.8%	2.7%	0%	-5%
Kerala	2.5%	2.5%	2.4%	2%	-2%
Others	4.3%	4.4%	4.5%	12%	17%
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>7%</b>	<b>2%</b>

# **Annexure**

# Shareholding pattern

Outstanding shares – 62.6 Mn



Major Non-Promoter Shareholders	%
HDFC Mutual Fund	5.4%
Aditya Birla Sun Life Mutual Fund	4.5%
ICICI Prudential Small Cap Fund	2.9%
Bandhan-Fund	2.7%
SG Jokaland Holdings LLC	1.8%
Fidelity Asian Values LLC	1.4%
Tata Mutual Fund	1.2%

# Profit and loss statement (3M)

Figures in Rs million

(Rs. Million)	Mar'25	Dec'24	QOQ (%)	Mar'24	YoY (%)
<u>Income:</u>					
Revenue from operations	4,262	4,359	-2%	3,926	9%
Other income	89	94	-6%	46	92%
<b>Total Income</b>	<b>4,350</b>	<b>4,453</b>	<b>-2%</b>	<b>3,972</b>	<b>10%</b>
<u>Expenses:</u>					
Interest and other financial charges	2,458	2,475	-1%	2,203	12%
Employee benefit expense	337	289	17%	288	17%
Depreciation and amortization expense	71	85	-16%	56	28%
Other expenses	176	161	9%	139	27%
Provisions & write-offs	-233	3		-100	
<b>Total Expenses</b>	<b>2,809</b>	<b>3,013</b>	<b>-7%</b>	<b>2,585</b>	<b>9%</b>
Profit before tax	<b>1,541</b>	<b>1,440</b>	<b>7%</b>	<b>1,387</b>	<b>11%</b>
<u>Tax expense:</u>					
Current tax	309	324	-5%	267	16%
Deferred Tax	83	51	63%	39	110%
<b>Net Profit/(Loss)</b>	<b>1,149</b>	<b>1,066</b>	<b>8%</b>	<b>1,081</b>	<b>6%</b>
Other Comprehensive Income	-10	-1		0	
<b>Total Comprehensive Income</b>	<b>1,139</b>	<b>1,065</b>	<b>7%</b>	<b>1,081</b>	<b>5%</b>

Amounts have been rounded off to the nearest million

# Profit and loss statement (12M)

Figures in Rs million

(Rs. Million)	Mar'25	Mar'24	YoY (%)
<u>Income:</u>			
Revenue from operations	16,852	15,245	11%
Other income	394	163	162%
<b>Total Income</b>	<b>17,246</b>	<b>15,408</b>	<b>12%</b>
<u>Expenses:</u>			
Interest and other financial charges	9,659	8,456	14%
Employee benefit expense	1,199	1022	17%
Depreciation and amortization expense	286	182	57%
Other expenses	602	506	19%
Provisions & write-offs	-376	-5	
<b>Total Expenses</b>	<b>11,371</b>	<b>10,161</b>	<b>12%</b>
Profit before tax	<b>5,875</b>	<b>5,247</b>	<b>12%</b>
<u>Tax expense:</u>			
Current tax	1,183	1,078	10%
Deferred Tax	298	222	34%
<b>Net Profit/(Loss)</b>	<b>4,394</b>	<b>3,947</b>	<b>11%</b>
Other Comprehensive Income	-11	0	
<b>Total Comprehensive Income</b>	<b>4,384</b>	<b>3,947</b>	<b>11%</b>

Amounts have been rounded off to the nearest million

# Relative performance – (3M)

Particulars	Units	Mar'24	Dec'24	Mar'25
Sanctions	Rs. Mn	9,777	8,064	<b>10,589</b>
Disbursements	Rs. Mn	8,946	7,613	<b>9,754</b>
Net interest income	Rs. Mn	1,723	1,884	<b>1,804</b>
PAT	Rs. Mn	1,081	1,066	<b>1,149</b>
NIM	%	5.1	5.5	<b>5.2</b>
Yield on assets	%	11.7	12.6	<b>12.2</b>
Cost of funds	%	8.3	8.9	<b>8.9</b>
Spread	%	3.3	3.7	<b>3.3</b>
Return on assets	%	3.2	3.1	<b>3.3</b>
Return on equity	%	16.5	14.6	<b>15.1</b>

# Relative performance – (12M)

Particulars	Units	Mar'24	Mar'25
Sanctions	Rs. Mn	33,400	<b>35,189</b>
Disbursements	Rs. Mn	31,349	<b>32,842</b>
Net interest income	Rs. Mn	6,789	<b>7,193</b>
PAT	Rs. Mn	3,947	<b>4,394</b>
NIM	%	5.2	<b>5.2</b>
Yield on assets	%	11.7	<b>12.1</b>
Cost of funds	%	8.3	<b>8.7</b>
Spread	%	3.4	<b>3.3</b>
Return on assets	%	3.0	<b>3.1</b>
Return on equity	%	15.8	<b>15.2</b>

For any queries, please contact:

**Ms. Shanthi Srikanth**  
**Chief Financial Officer**  
**Repco Home Finance Limited**

Phone: +91 44 42106650

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#### *Safe Harbor:*

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