



**REPCO HOME FINANCE LIMITED.**

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

**RHFL/SE/37/2025-26**

**7<sup>th</sup> August, 2025**

National Stock Exchange of India Limited,  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (E)  
Mumbai-400 051  
NSE Symbol: REPCOHOM  
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 30<sup>th</sup> June, 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 Un-audited Financial Results of the company for the quarter ended on 30<sup>th</sup> June, 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

## **Financial Results – Q1, FY 2025-26**

**Chennai, August 07, 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 June 30, 2025.

### **Performance in Q1 FY26 vs Q1 FY25**

- ✚ Loans sanctions stood at Rs. 907 crores in Q1 FY26 as compared to Rs. 727 crores in Q1 FY25, registering a growth of 24.7%.
- ✚ Loan disbursements stood at Rs. 829 crores in Q1 FY26 as compared to Rs. 680 crores in Q1 FY25, registering a growth of 21.8%.
- ✚ Total income stood at Rs. 441 crores in Q1 FY26 as compared to Rs. 416 crores in Q1 FY25, registering a growth of 5.9%.
- ✚ Net interest income stood at Rs. 191 crores in Q1 FY26 as compared to 175 crores in Q1 FY25, resulting in a healthy growth of 9.5%.
- ✚ Net profits stood at Rs. 108 crores in Q1 FY26 as compared to Rs. 105 crores in Q1 FY25, registering a growth of 2.4%.
- ✚ Loan spread remained healthy at 3.3%
- ✚ Return on assets stood at 2.9%, resulting in a return on equity of 14.0% in Q1 FY26 as compared to 3.1% and 16.3%, respectively in Q1 FY25.

### **Performance in Q1 FY26 vs Q4 FY25**

- ✚ Loans sanctions stood at Rs. 907 crores in Q1 FY26 as compared to Rs. 1059 crores in Q4 FY25.
- ✚ Loan disbursements stood at Rs. 829 crores in Q1 FY26 as compared to Rs. 975 crores in Q4 FY25.
- ✚ Total income stood at Rs. 441 crores in Q1 FY26 as compared to Rs. 435 crores in Q4 FY25.
- ✚ Net interest income stood at Rs. 191 crores in Q1 FY26 as compared to Rs. 180 crores in Q4 FY25.
- ✚ Net profits stood at Rs. 108 crores as compared to Rs. 115 crores.
- ✚ Loan spread remained healthy at 3.3%.
- ✚ Return on assets and equity stood at 2.9% and 14.0% in Q1 FY26 as compared to 3.3% and 15.4% respectively in Q4 FY25.



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**Loan Book and composition**

The overall loan book stood at Rs. 14,690 crores at the end of June 30, 2025, as against Rs. 13,701 crores a year back registering a growth of 7.2%. The AUM was Rs. 14,492 crores as of March 31, 2025. As of June 30, 2025, loans to the non-salaried segment accounted for 52.3% of the outstanding loan book and loans for salaried segment accounted for 47.7% of loan book. Housing loans accounted for 72.4% of the loans while Home Equity products accounted for 27.6% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

**Asset Quality**

- ✚ GNPA amounted to Rs. 485 crores as of June 30, 2025, as against Rs. 583 crores as of June 30, 2024 and Rs. 473 crores as of March 31, 2025.
- ✚ NNPA constituted Rs. 171 crores of the loan assets as of June 30, 2025, as against Rs. 223 crores as of June 30, 2024 and Rs. 191 crores as of March 31, 2025.
- ✚ The gross non-performing assets (GNPA) ratio stood at 3.3% and Net NPA ratio stood at about 1.2% of the loan assets as of June 30, 2025. This is against 4.3% and 1.7% as of June 30, 2024 respectively.
- ✚ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 412 crores or 2.8% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 65%.

**Capital Adequacy**

The capital adequacy ratio stood at 38.69%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

**Distribution network**

As on June 30, 2025, the Company had a total network of 203 branches and 31 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



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