

**REPCO HOME FINANCE LIMITED**  
(Promoted by REPCO BANK - Govt. of India Enterprise)



# Earnings Presentation Q4FY26



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- ◆ **Board of Directors**
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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 FY26. Loan sanctions stood at Rs.1,320 crores in Q4 FY26 as against to Rs. 1059 crores in Q4 FY25 and Rs. 1087 crores in Q3 FY26. Loan disbursements stood at Rs. 1,186 crores in Q4 FY26 as against to Rs. 975 crores in Q4 FY25 and Rs. 1,064 crores in Q3 FY26.

Total income stood at Rs. 454 crores in Q4 FY26 as against to Rs. 425 crores in Q4 FY25 and Rs. 457 crores in Q3 FY26.

The GNPA for Q4 FY26 is 2.55%, compared to 3.26% in Q4 FY25 and 2.92% in Q3 FY26. Furthermore, the proportion of stage-2 assets has declined to 7.02% in Q4 FY26, compared to 9.73% Q4 FY25 and 8.02% in Q3 FY26, reflecting an overall improvement in the asset quality.

Net profits stood at Rs. 129 crores in Q4 FY26 as against to Rs. 125 crores in Q4 FY25 and Rs. 109 crores in Q3 FY26.

The employee strength of the Company as of 31<sup>st</sup> March 2026 is 1,601.

The overall loan book stood at Rs. 15,880 crores at the end of March 31, 2026, as against Rs. 14,492 crores a year back. The AUM was Rs. 15,394 crores as of December 31, 2025.

As of March 31, 2026, loans to the non-salaried segment accounted for 53% of the outstanding loan book and loans for salaried segment accounts for 47%. Housing loans accounted for 71% of the loans while Home Equity products accounted for 29% of loan book. 100% of the loans given by the Company are retail loans.

The values of FY25 are restated because of deferred tax liability on special reserve reversal and impact of implementation of daily interest rest method as advised by NHB.

# Board of Directors



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



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



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



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



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



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



**Dr. G. Venkataiah, Non-Executive and Independent Director**



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



**Mr. P. K. Vaidyanathan, Whole time Director & Chief Development Officer (Additional Director)**

# Q4FY26 Performance

# Business Summary



Repco Home Finance Limited

Loans Outstanding  
Rs. 15,880 Cr

Net Owned Fund  
Rs. 3,658 Crs

Total Capital Adequacy  
Ratio 35.38%

Average loan per unit  
Rs. 14 Lakhs

Number of live accounts  
1,15,318

Network  
242

GNPA – 2.55%

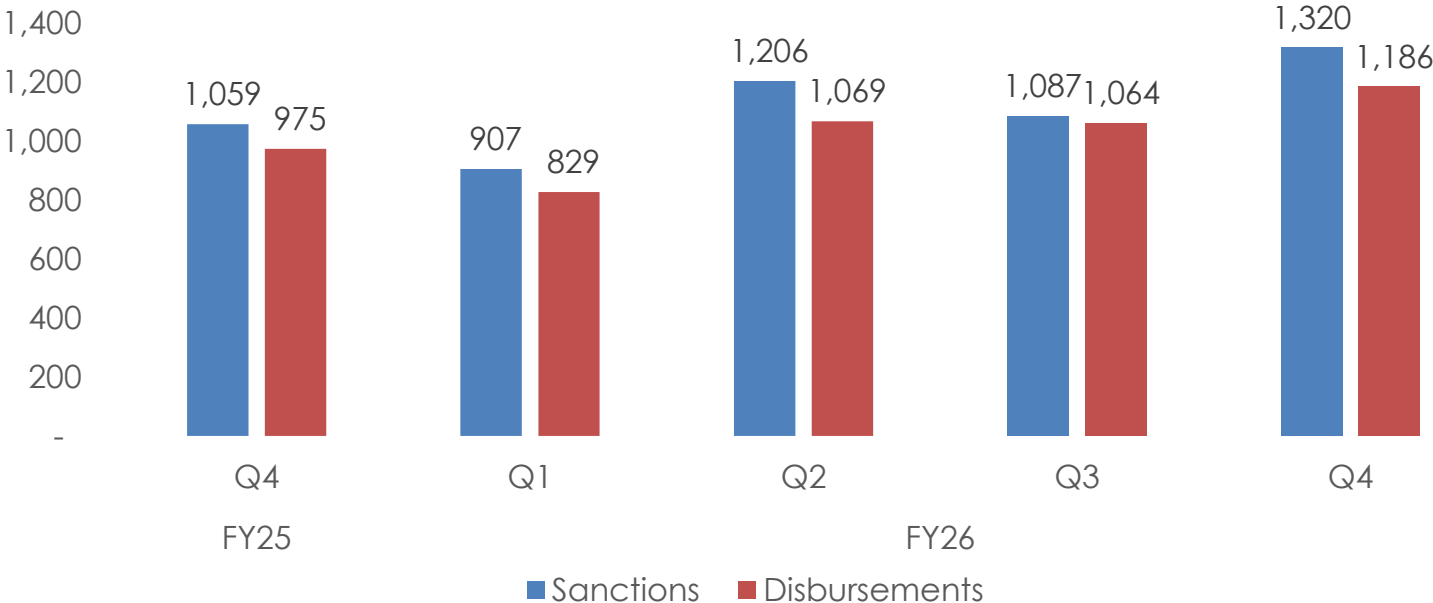
ECL provision – 2.15%

# Business performance momentum



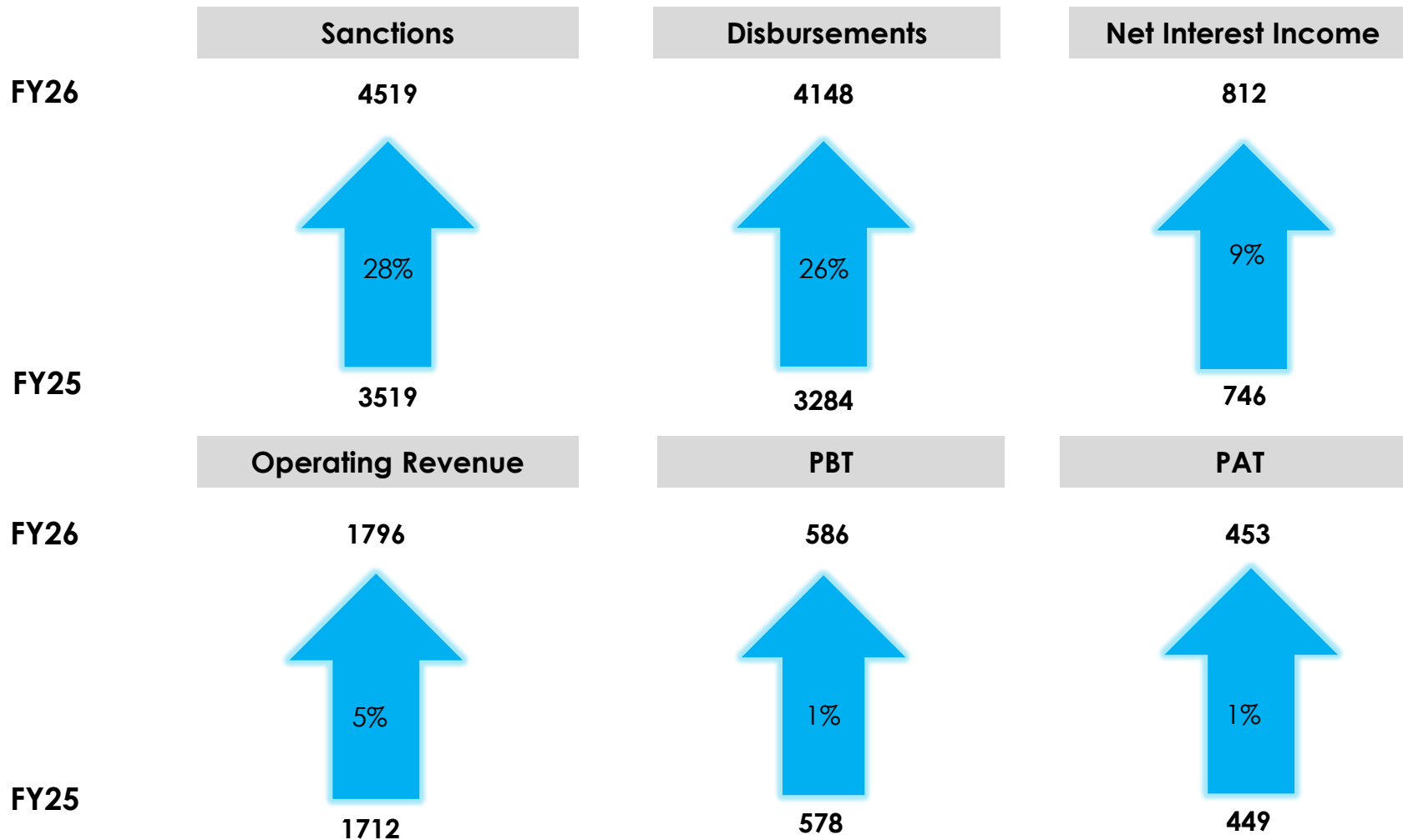
Repco Home Finance Limited

Figures in Rs. crores



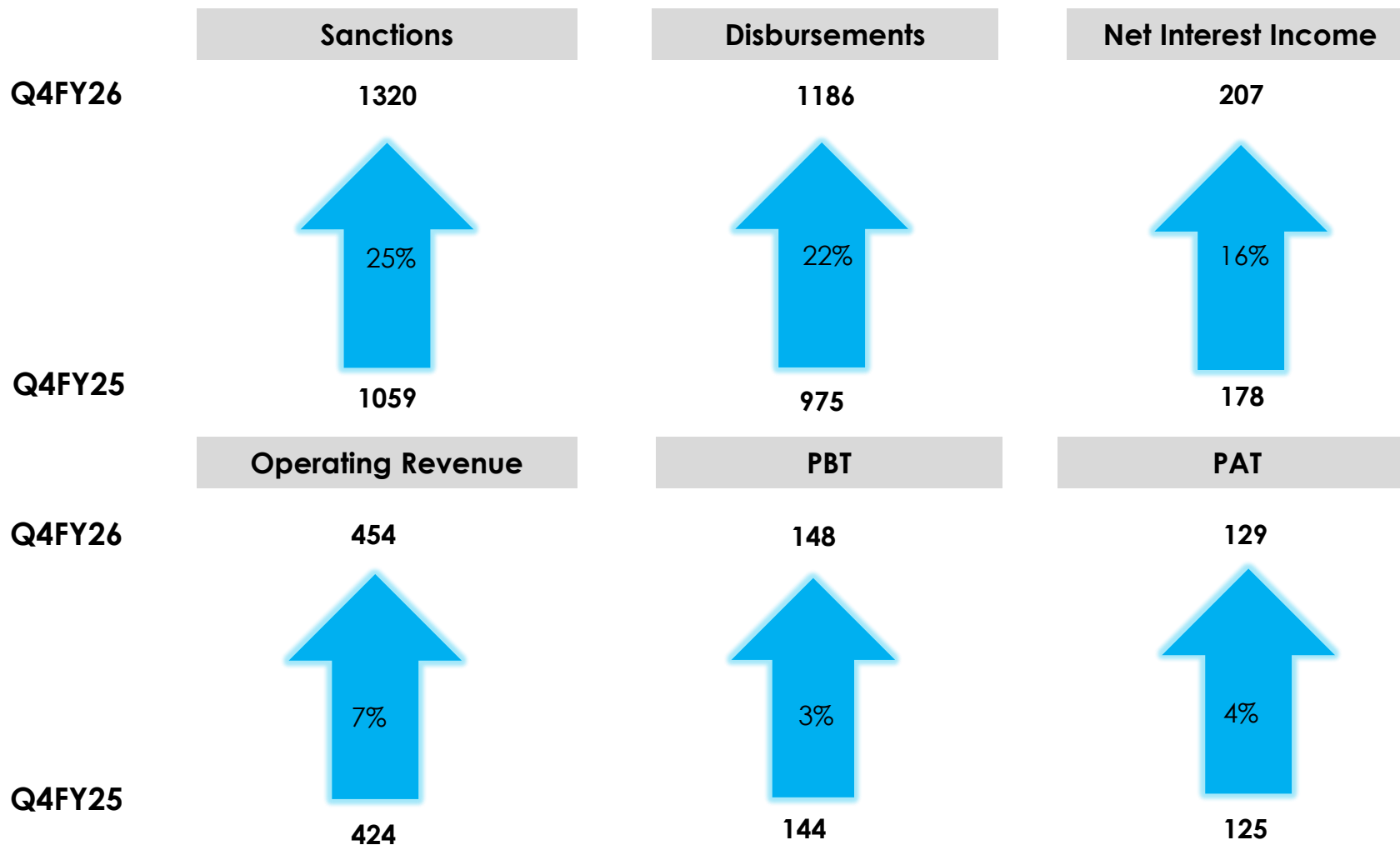
# Key Indicators –FY26 vs FY25

Figures in Rs crores



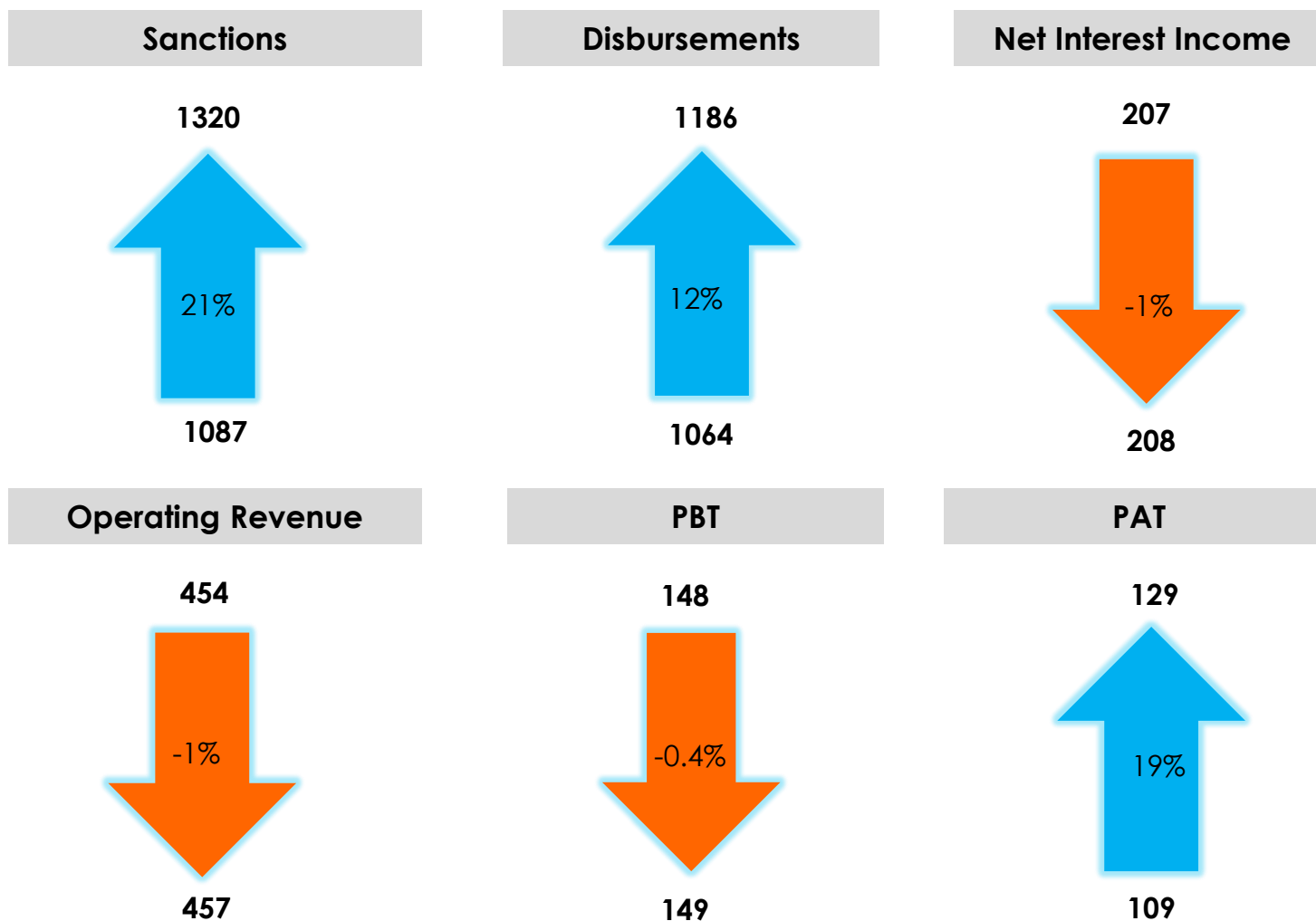
# Key Indicators –Q4FY26 vs Q4FY25

Figures in Rs crores



# Key Indicators – Q4FY26 vs Q3FY26

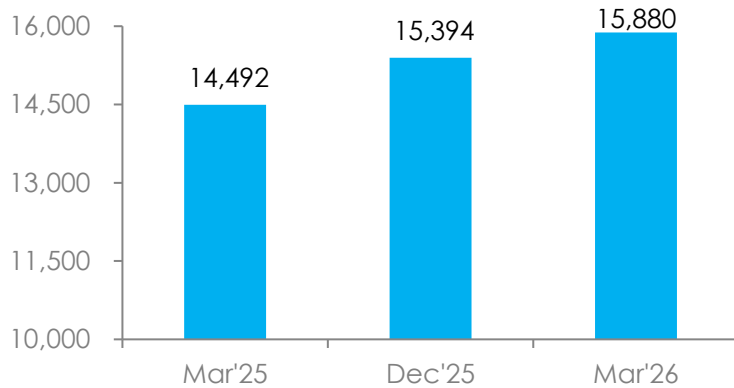
Figures in Rs crores



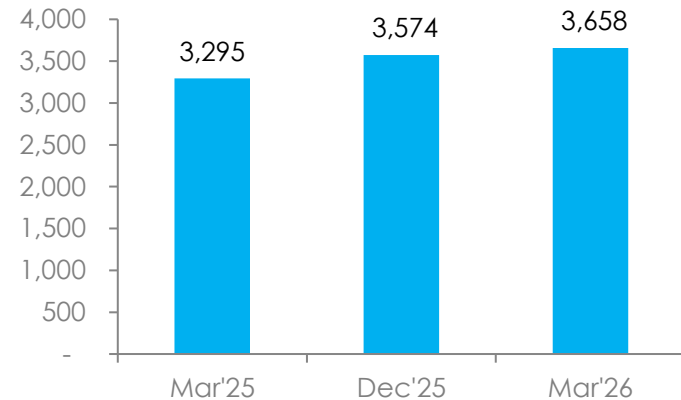
# Portfolio Composition

Figures in Rs crores

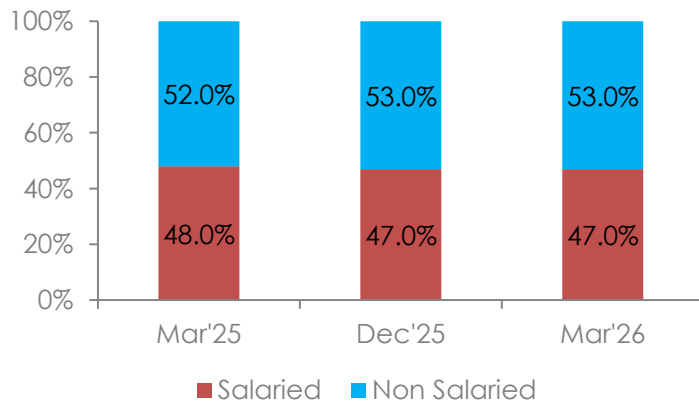
## Loan Book



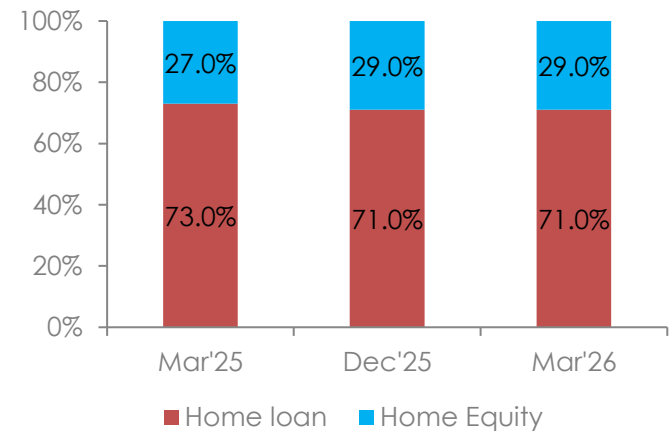
## Net Owned Fund\*



## Loan book composition

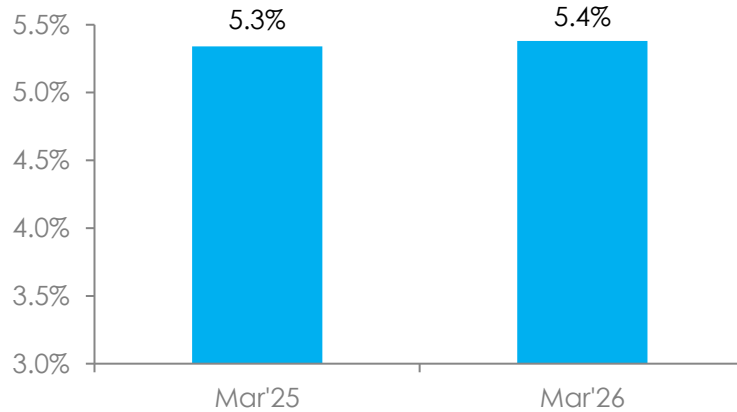


## Mix of Loan Portfolio

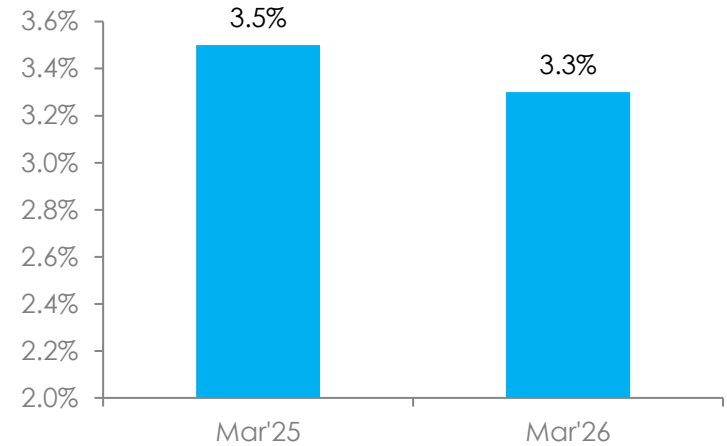


# Profitability ratios (12M)

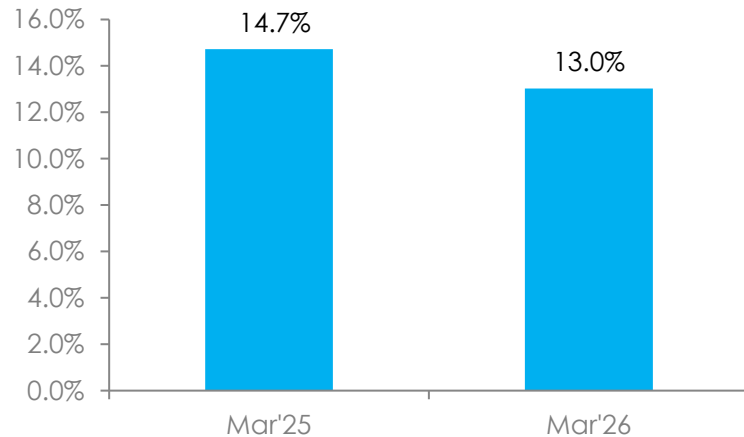
### Net Interest Margin



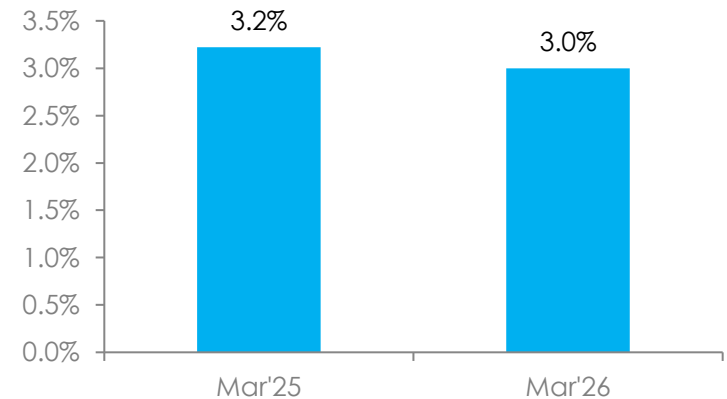
### Spread



### Return on Equity



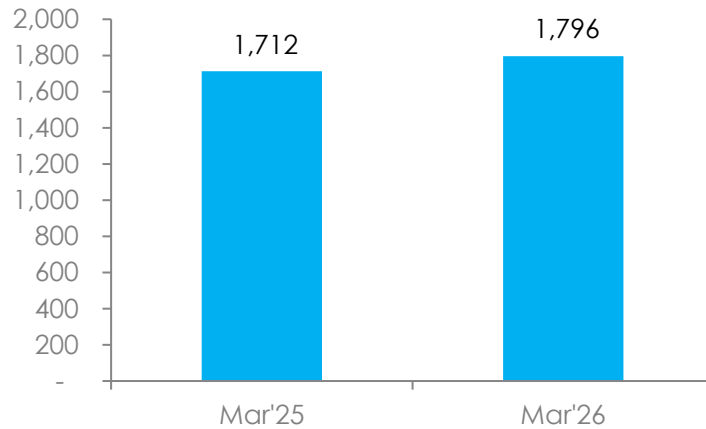
### Return on Assets



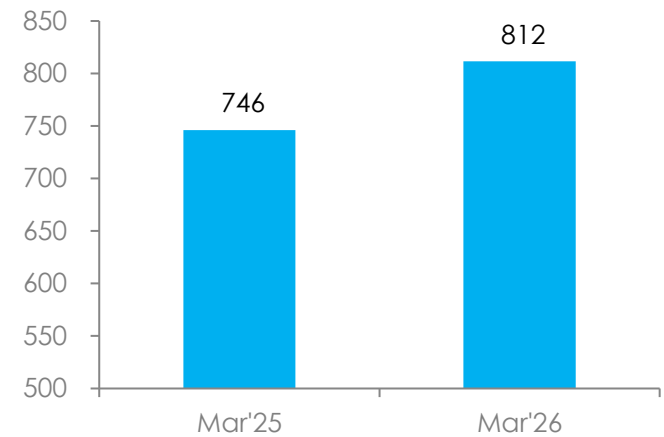
# Performance Metrics (12M)

Figures in Rs crores

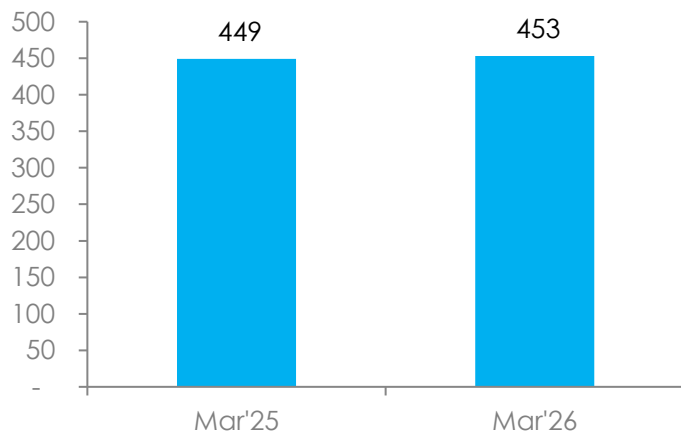
## Income from Operations



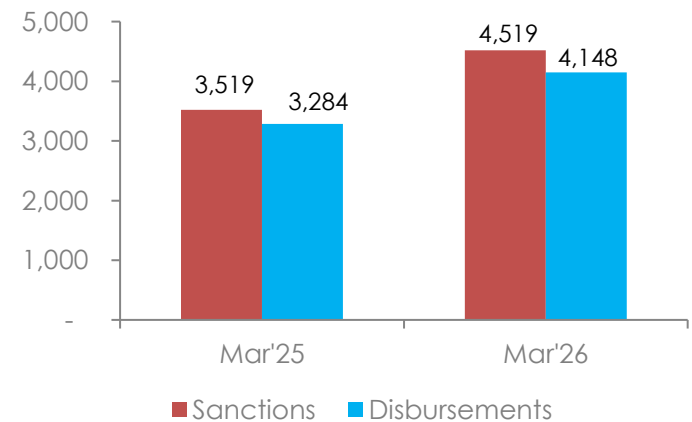
## Net interest income



## Net profit

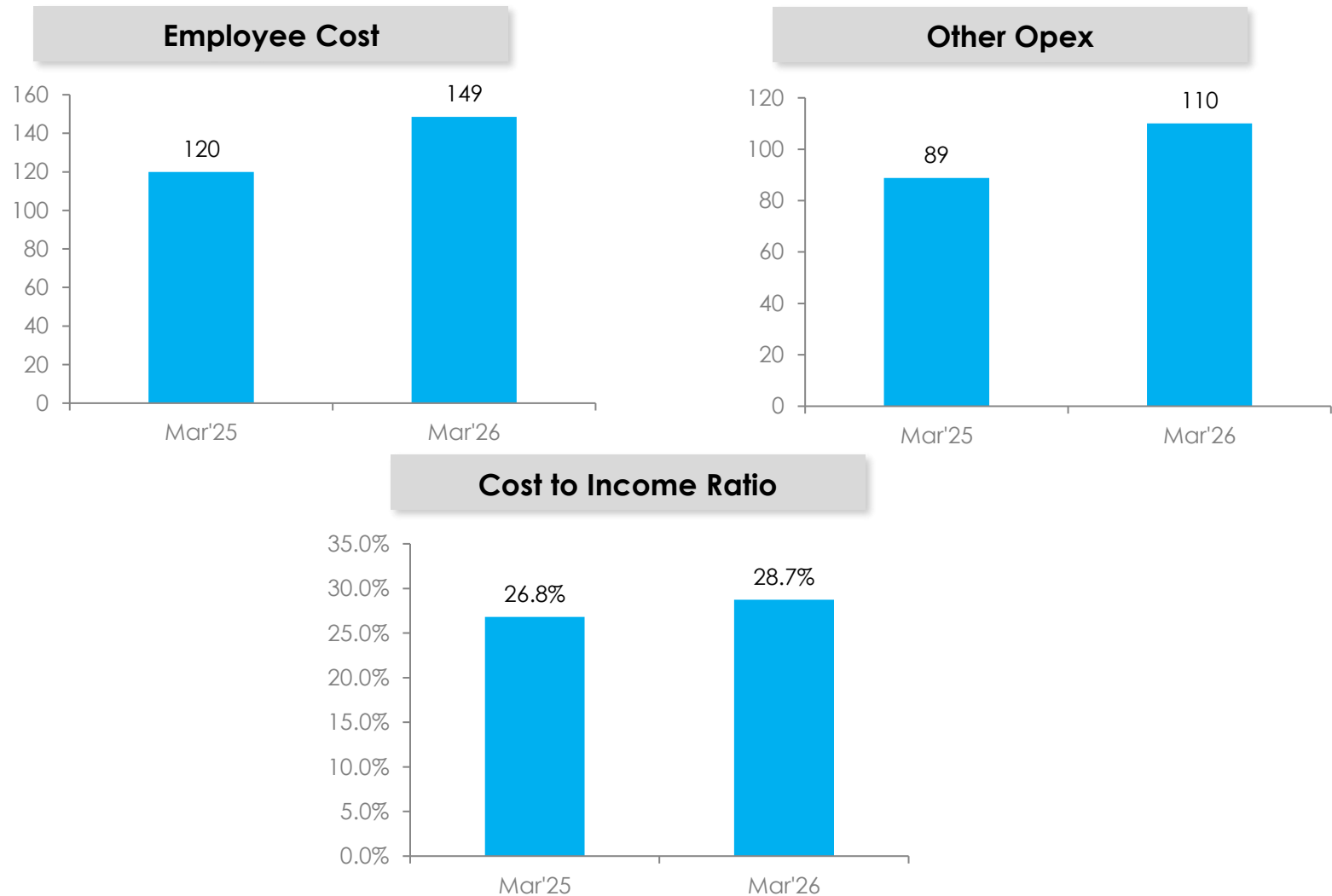


## Sanctions and Disbursements



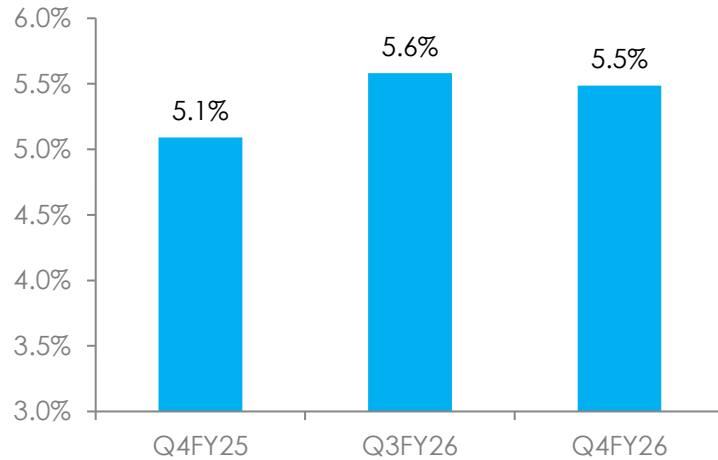
# Operating cost (12M)

Figures in Rs crores

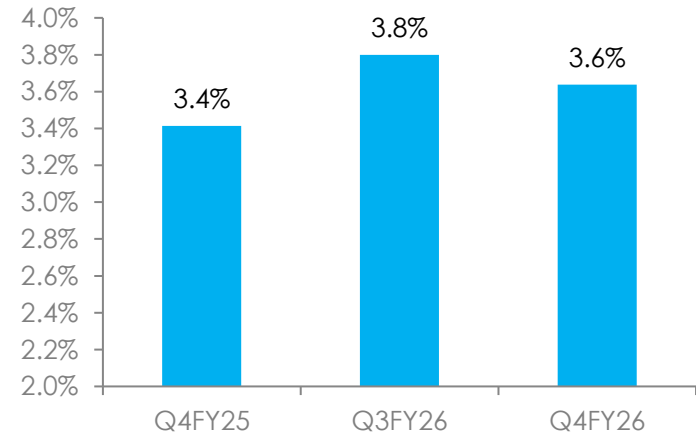


# Quarterly Profitability ratios (3M)

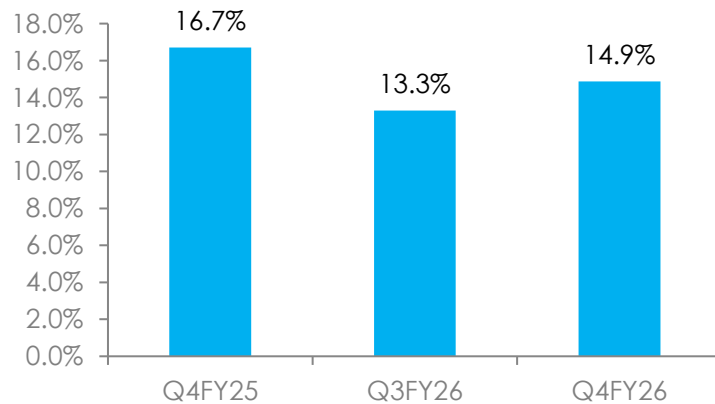
### Net Interest Margin



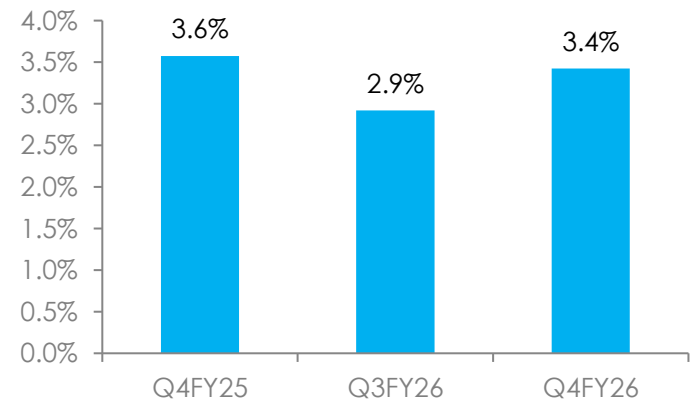
### Spread



### Return on Equity



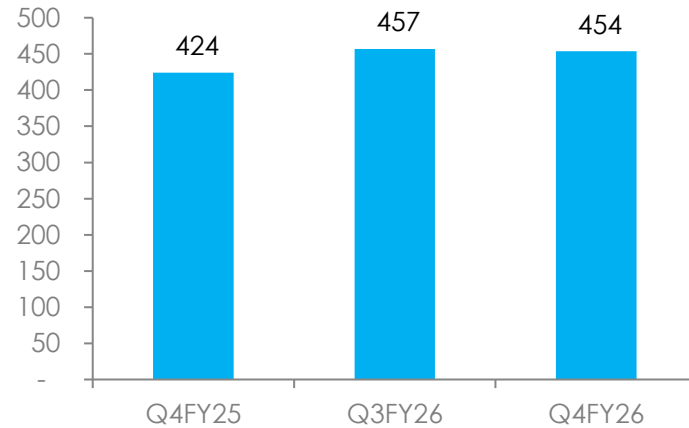
### Return on Assets



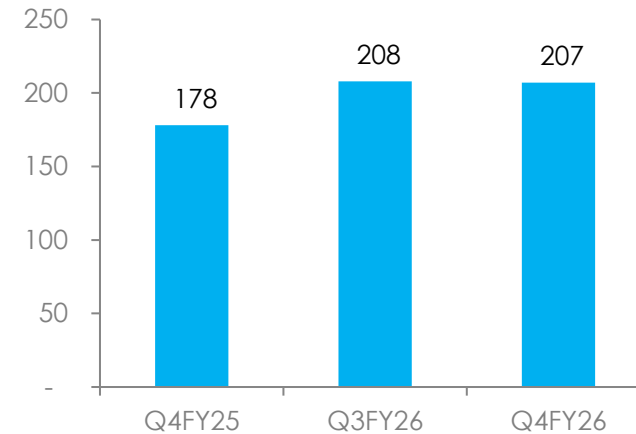
# Quarterly Performance Metrics (3M)

Figures in Rs crores

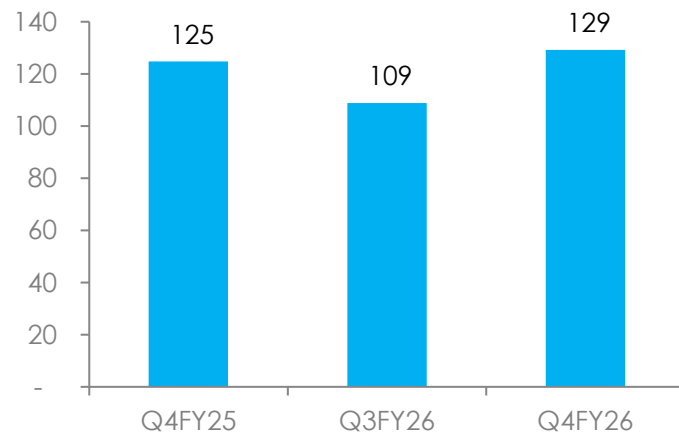
## Income from Operations



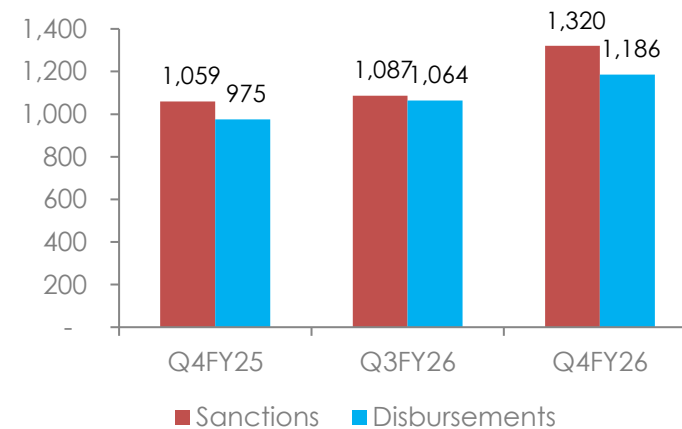
## Net interest income



## Net profit



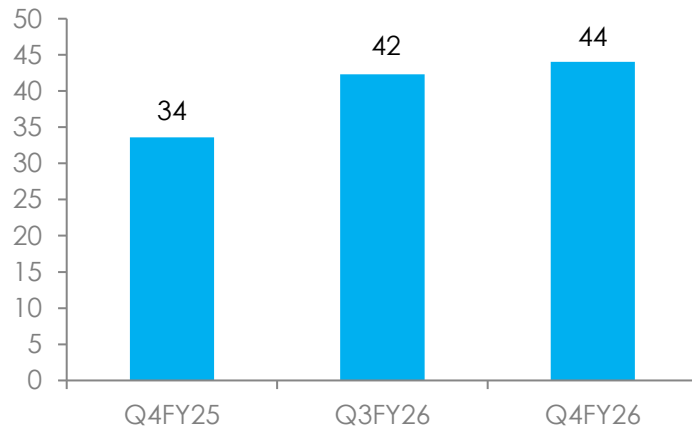
## Sanctions and Disbursements



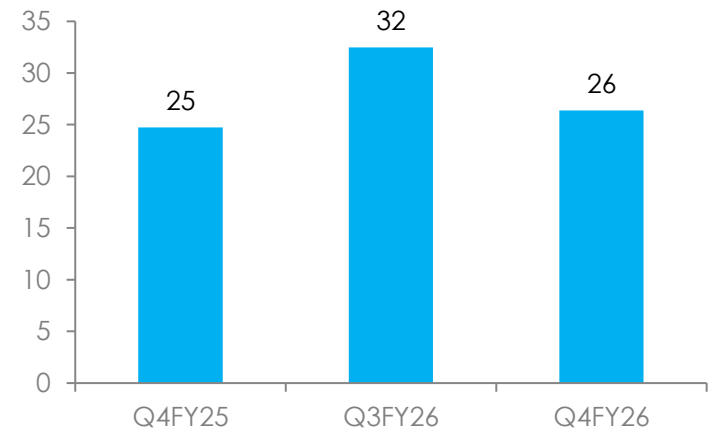
# Quarterly Operating cost (3M)

Figures in Rs crores

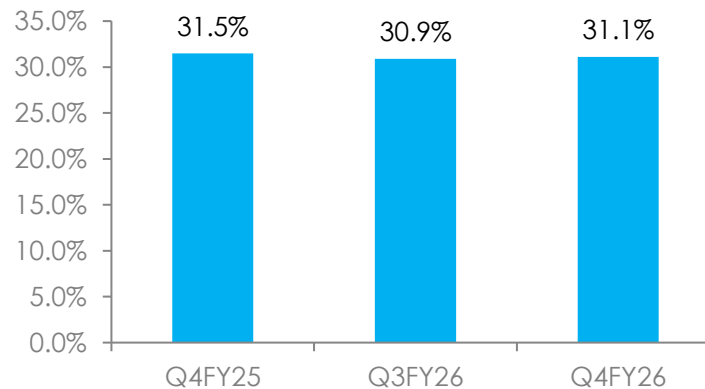
## Employee Cost



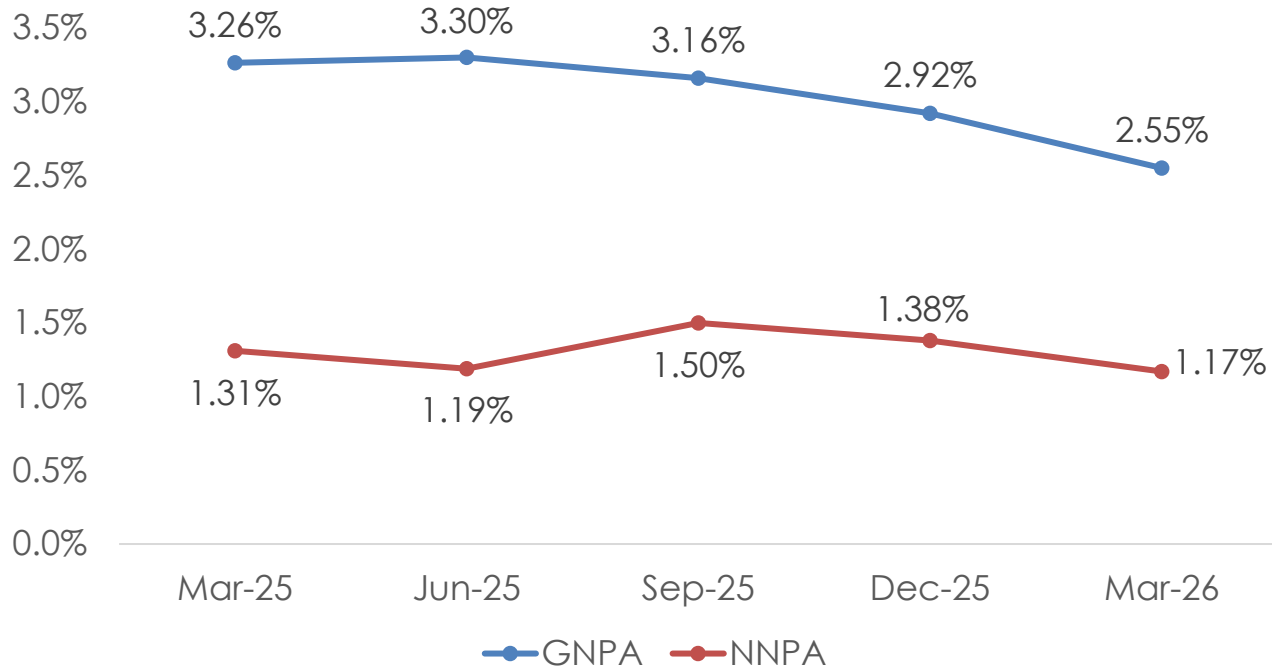
## Other Opex



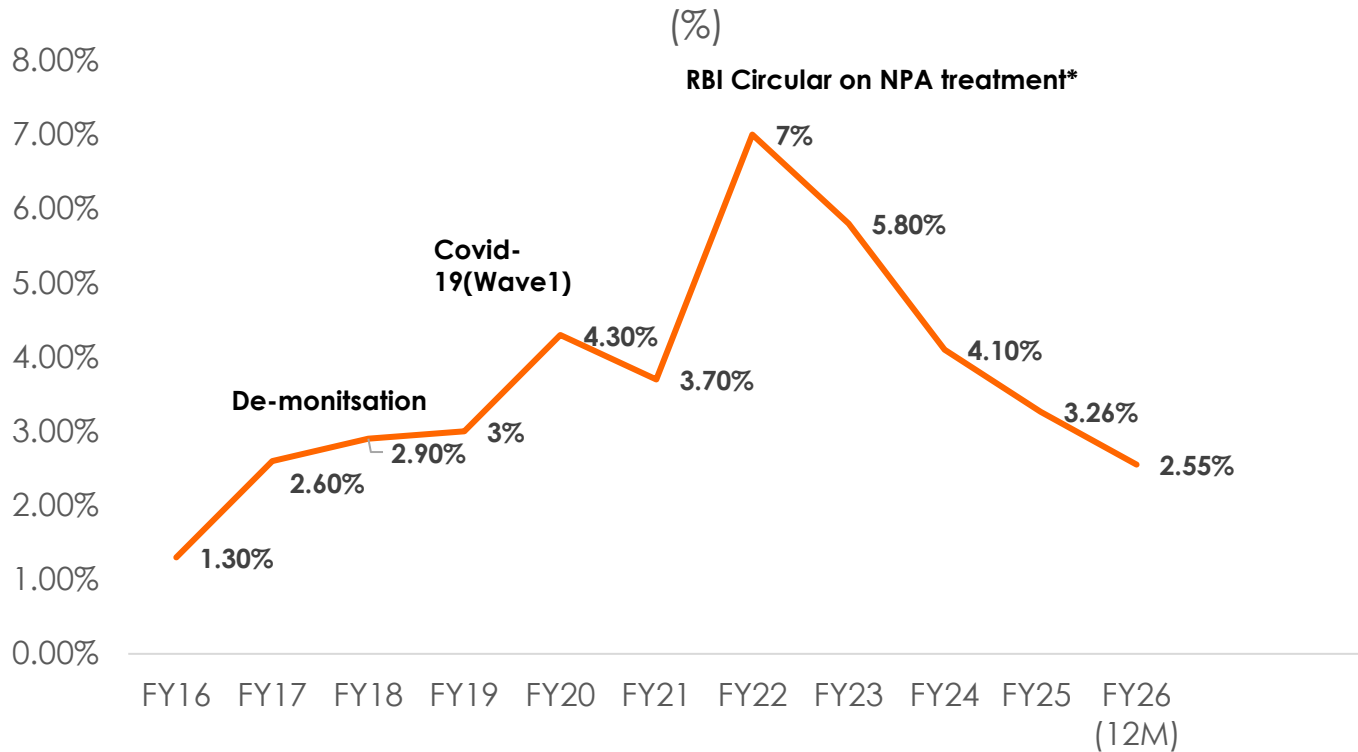
## Cost to Income Ratio



# Asset Quality



# GNPA Movement

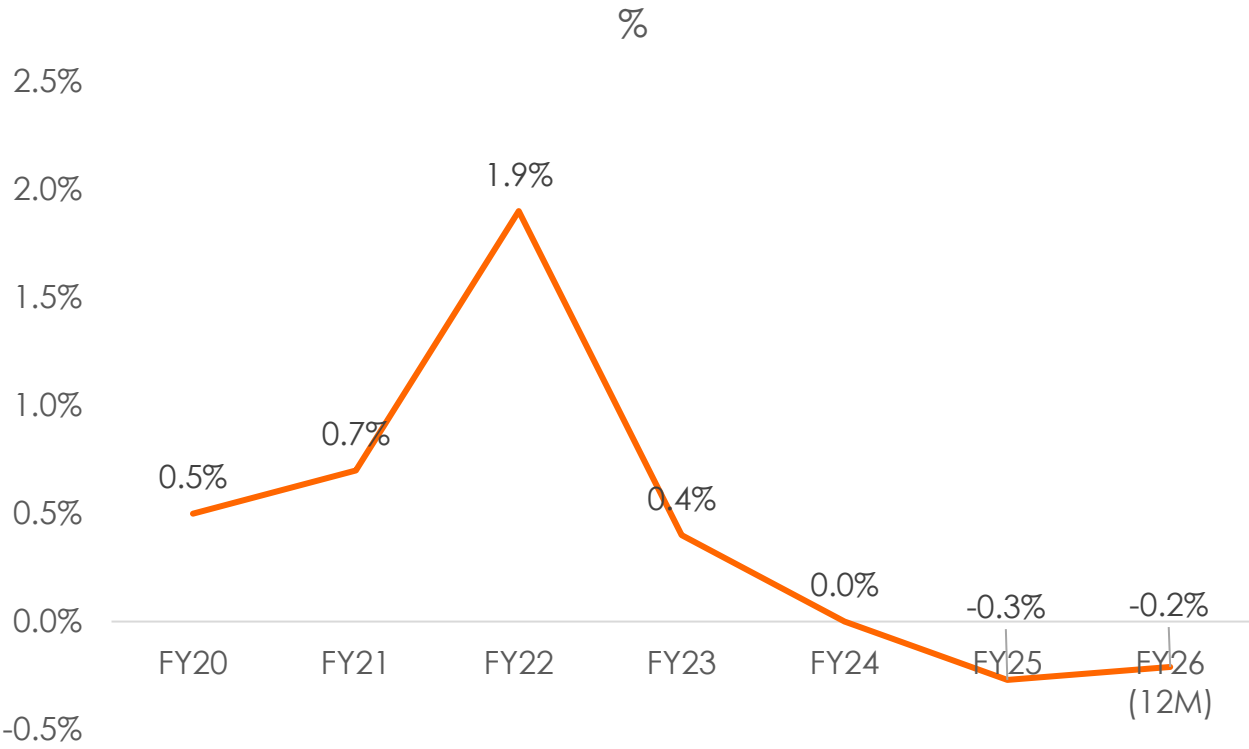


\* Circular No: RBI/2021-22/117  
DOR.No.STR.REC.64/21.04.048/2021-22

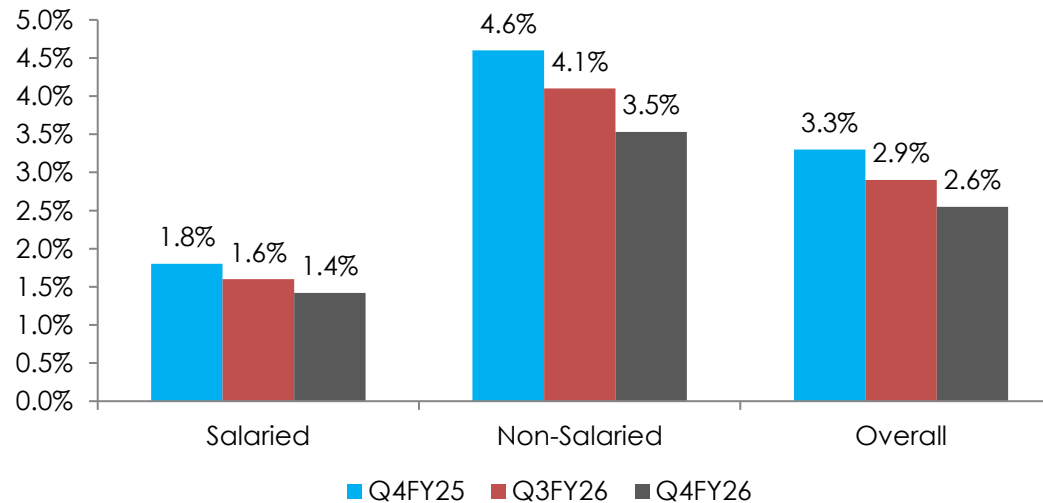
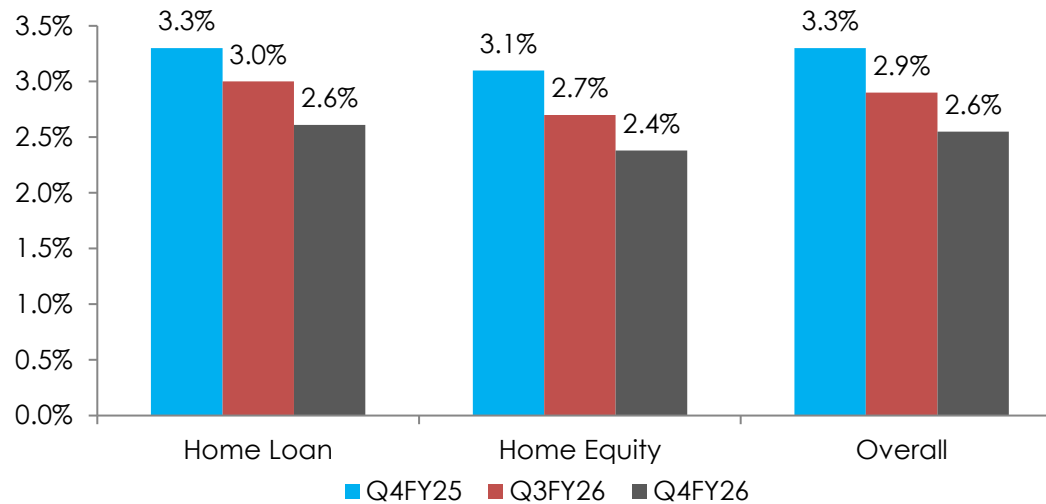
# Credit Cost



Repro Home Finance Limited



# Product / Occupation mix wise GNPA(%)



# ECL provision

Figures in Rs crores

	Mar'25	Dec'25	Mar'26
Gross Stage 3*	473	450	405
% portfolio in Stage 3	3.3%	2.9%	2.6%
ECL provision - Stage 3	282	237	223
Net - Stage 3*	191	213	183
Coverage ratio - Stage 3	59.6%	52.7%	54.9%
Gross Stage 1 & 2*	14019	14945	15474
% portfolio in Stage 1 & 2	96.7%	97.1%	97.4%
Total ECL provision	433	359	343

\* Principal Outstanding

# Stage-wise Movement

Figures in Rs. crores

Particulars	Mar'25		Dec'25		Mar'26	
	AUM	%	AUM	%	AUM	%
Stage-1	12609	87.0%	13710	89.1%	14359	90.4%
Stage-2	1410	9.7%	1235	8.0%	1115	7.0%
Stage-3	473	3.3%	450	2.9%	405	2.6%
<b>Grand Total</b>	14492	100%	15394	100%	15880	100%

Amounts have been rounded off to the nearest crores

# Breakup of Overdues

Figures in Rs. crores

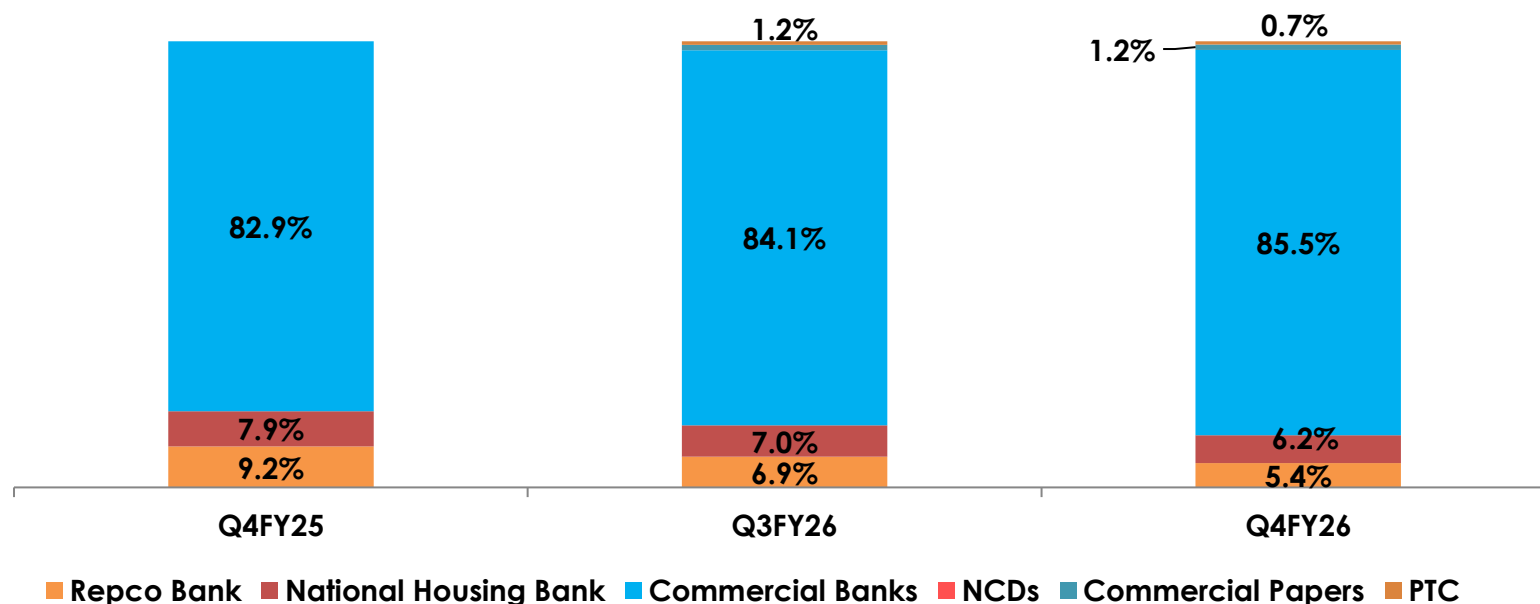
Particulars	Total AUM	Stage-2		Stage-3	
		AUM	% of AUM	AUM	% of AUM
Till March 2022*	5,558	709	12.7%	306	5.5%
From April 2022*	10,321	407	3.9%	99	1.0%
<b>Grand Total</b>	15,880	1115	7.0%	405	2.6%

\*Financial years categorised based on date of sanction

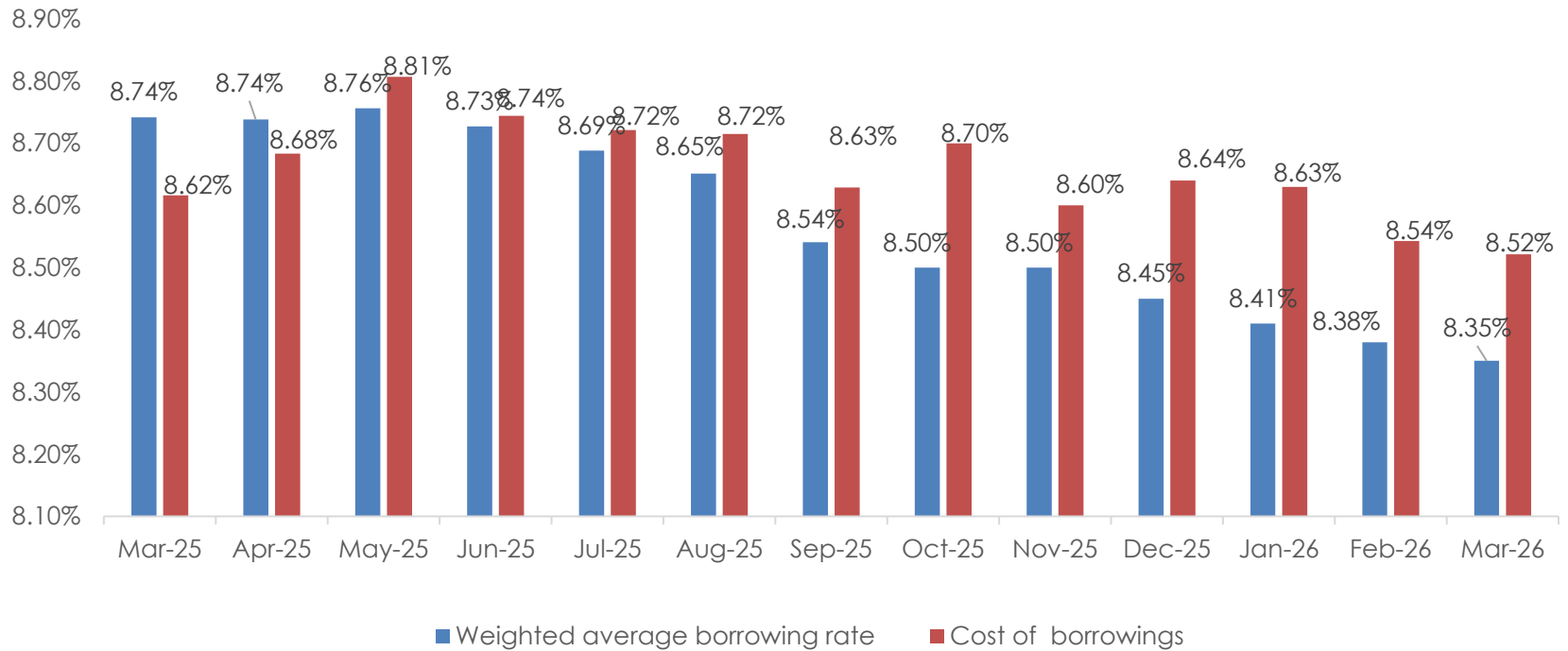
Amounts have been rounded off to the nearest crores

# Borrowing profile

Source (Rs Crs)	Average cost	Q4FY25	Q3FY26	Q4FY26	% change (Y-o-Y)
National Housing Bank	7.69%	876	829	758	-13%
Commercial Banks	8.39%	9,246	9,893	10,440	13%
Repco Bank	8.50%	1,026	810	659	-36%
Commercial Paper	8.38%	-	145	148	100%
PTC	7.75%	-	92.80	85	100%
Non - Convertible Debentures	8.40%	-	-	125	100%
<b>Total</b>	<b>8.35%</b>	<b>11,148</b>	<b>11,769</b>	<b>12,215</b>	



# Movement in borrowing cost

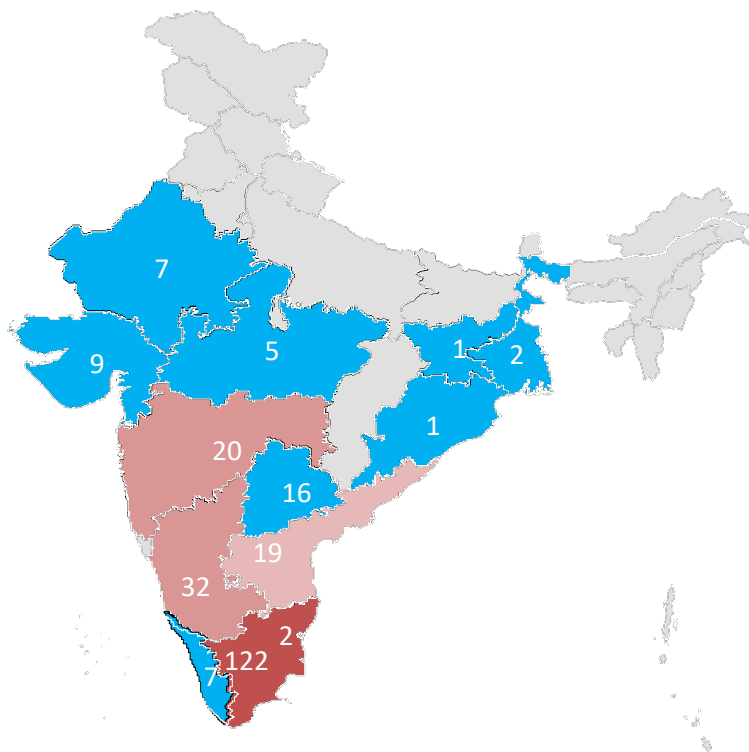


- Credit Rating as on 31<sup>st</sup> March 2026

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+
ICRA	Pass Through Certificates	AAA (SO)

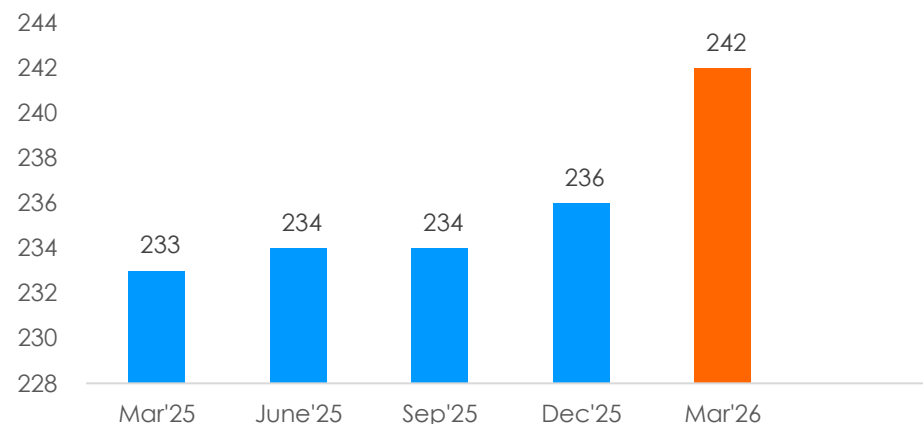
# Geographic Presence

## Branch Network

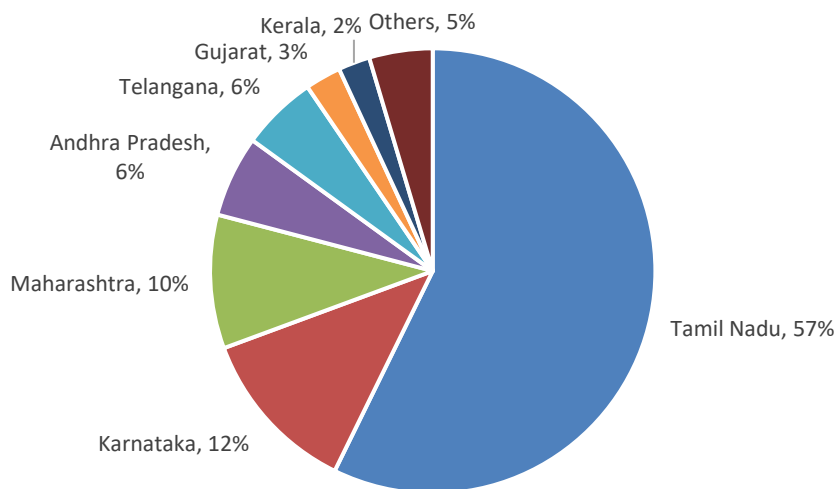


- ◆ Present in 12 states and 1 Union Territory with 210 branches and 32 satellite centers.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, West Bengal, Odisha & Jharkhand.

## Network



# Region-wise loan book

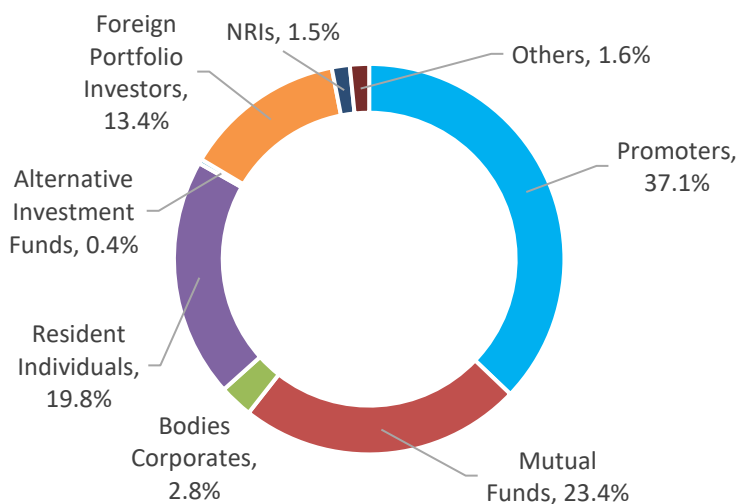


States	Exposure			Annualised Growth	
	Mar-25	Dec-25	Mar-26	Y-o-Y	Q-o-Q
Tamil Nadu	56.8%	57.3%	57.4%	11%	4%
Karnataka	12.6%	12.1%	11.7%	3%	0%
Maharashtra	9.7%	9.7%	9.7%	10%	4%
Andhra Pradesh	6.0%	5.9%	5.7%	5%	2%
Telangana	5.3%	5.5%	5.6%	15%	5%
Gujarat	2.7%	2.6%	2.6%	6%	3%
Kerala	2.4%	2.3%	2.3%	6%	3%
Others	4.5%	4.6%	4.6%	14%	5%
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>10%</b>	<b>3%</b>

# **Annexure**

# Shareholding pattern

Outstanding shares – 6.26 Cr



Major Non-Promoter Shareholders	%
Bandhan Small Cap Fund	7.8%
ICICI Prudential Banking and Financial Services Fund	4.0%
ICICI Prudential Small Cap Fund	2.9%
Fidelity Asian Values LLC	2.8%
SG Jokaland Holdings LLC	1.8%
Aditya Birla Sun Life Mutual Fund	1.4%
Tata Banking & Financial Services Fund	1.3%

# Profit and loss statement (3M)

Figures in Rs crores

(Rs. crores)	Q4FY26	Q3FY26	QOQ (%)	Q4FY25	YoY (%)
<b><u>Income:</u></b>					
Revenue from operations	454	457	-1%	424	7%
Other income	1	0		1	-42%
<b>Total Income</b>	<b>454</b>	<b>457</b>	<b>-1%</b>	<b>425</b>	<b>7%</b>
<b><u>Expenses:</u></b>					
Interest and other financial charges	247	249	-1%	246	0%
Employee benefit expense	44	42	4%	34	31%
Depreciation and amortization expense	10	10	-1%	7	43%
Other expenses	16	22	-27%	18	-8%
Provisions & write-offs	-11	-16	-27%	-23	-51%
<b>Total Expenses</b>	<b>306</b>	<b>308</b>	<b>-1%</b>	<b>281</b>	<b>9%</b>
Profit before tax	<b>148</b>	<b>149</b>	<b>0%</b>	<b>144</b>	<b>3%</b>
<b><u>Tax expense:</u></b>					
Current tax	31	31	0%	31	1%
Deferred Tax	-12	9		-11	9%
<b>Net Profit/(Loss)</b>	<b>129</b>	<b>109</b>	<b>19%</b>	<b>125</b>	<b>4%</b>

Amounts have been rounded off to the nearest crores

# Profit and loss statement (12M)

Figures in Rs crores

(Rs. crores)	Mar'26	Mar'25	YoY (%)
<u>Income:</u>			
Revenue from operations	1,796	1,712	5%
Other income	2	3	-34%
<b>Total Income</b>	<b>1,798</b>	<b>1,715</b>	<b>5%</b>
<u>Expenses:</u>			
Interest and other financial charges	984	966	2%
Employee benefit expense	149	120	24%
Depreciation and amortization expense	36	29	26%
Other expenses	74	60	23%
Provisions & write-offs	-31	-38	-17%
<b>Total Expenses</b>	<b>1,212</b>	<b>1,137</b>	<b>7%</b>
Profit before tax	<b>586</b>	<b>578</b>	<b>1%</b>
<u>Tax expense:</u>			
Current tax	108	118	-9%
Deferred Tax	25	10	145%
<b>Net Profit/(Loss)</b>	<b>453</b>	<b>449</b>	<b>1%</b>

Amounts have been rounded off to the nearest crores

# Relative performance (3M)

Particulars	Units	Q4FY25	Q3FY26	Q4FY26
Sanctions	Rs. Cr	1,059	1,087	<b>1,320</b>
Disbursements	Rs. Cr	975	1,064	<b>1,186</b>
Net interest income*	Rs. Cr	178	208	<b>207</b>
PAT	Rs. Cr	125	109	<b>129</b>
NIM*	%	5.1	5.6	<b>5.5</b>
Yield on assets*	%	12.2	12.3	<b>12.0</b>
Cost of Borrowings	%	8.7	8.5	<b>8.4</b>
Spread*	%	3.4	3.8	<b>3.6</b>
Return on assets	%	3.6	2.9	<b>3.4</b>
Return on equity	%	16.7	13.3	<b>14.9</b>

# Relative performance (12M)

Particulars	Units	Mar'25	Mar'26
Sanctions	Rs. Cr	3,519	<b>4,519</b>
Disbursements	Rs. Cr	3,284	<b>4,148</b>
Net interest income*	Rs. Cr	746	<b>812</b>
PAT	Rs. Cr	449	<b>453</b>
NIM*	%	5.3	<b>5.4</b>
Yield on assets*	%	12.3	<b>11.9</b>
Cost of Borrowings	%	8.7	<b>8.6</b>
Spread*	%	3.5	<b>3.3</b>
Return on assets	%	3.2	<b>3.0</b>
Return on equity	%	14.7	<b>13.0</b>

For any queries, please contact:

**Mr. Ankush Tiwari**  
**Company Secretary and Compliance Officer**

**Repco Home Finance Limited**

Phone: +91 44 42106650

Email: [cs@repcohome.com](mailto:cs@repcohome.com)

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