

REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

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STATEMENT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in crores)

Particulars	Standalone					Consolidated				
	Quarter Ended			Year Ended		Quarter Ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025*	31.03.2026	31.03.2025*	31.03.2026	31.12.2025	31.03.2025*	31.03.2026	31.03.2025*
	Refer note 6	Unaudited	Refer note 6	Audited	Audited	Refer note 6	Unaudited	Refer note 6	Audited	Audited
1 Revenue from operations										
(a) Interest income	444.13	445.32	412.13	1,750.13	1,668.66	444.13	445.32	412.13	1,750.13	1,668.66
(b) Fees and commission income	7.21	6.77	6.46	25.74	21.49	7.21	6.77	6.46	25.74	21.49
(c) Other operating revenue	1.29	3.10	3.09	9.77	15.48	1.29	3.10	3.09	9.77	15.48
(d) Dividend income	-	-	-	3.79	3.79	-	-	-	-	-
(e) Net gain/(loss) on fair value changes	0.89	1.74	2.54	6.36	2.57	0.89	1.74	2.54	6.36	2.57
Total revenue from operations (sum of (a to e))	453.52	456.93	424.22	1,795.79	1,711.99	453.52	456.93	424.22	1,792.00	1,708.20
2 Other income	0.65	0.20	1.12	1.90	2.90	0.65	0.20	1.12	1.90	2.90
3 Total income (1+2)	454.17	457.13	425.34	1,797.69	1,714.89	454.17	457.13	425.34	1,793.90	1,711.10
4 Expenses										
(a) Finance costs	246.78	248.93	245.80	984.18	965.86	246.78	248.93	245.80	984.18	965.86
(b) Employee benefits expense	44.05	42.31	33.67	148.50	119.92	44.05	42.31	33.67	148.50	119.92
(c) Depreciation and Amortisation	10.20	10.27	7.13	36.07	28.64	10.20	10.27	7.13	36.07	28.64
(d) Other expenses	16.19	22.22	17.60	73.97	60.21	16.19	22.22	17.60	73.97	60.21
(e) Impairment on financial instruments including bad debts written off	(11.35)	(15.57)	(23.32)	(31.07)	(37.57)	(11.35)	(15.57)	(23.32)	(31.07)	(37.57)
Total expenses (sum of (a to e))	305.87	308.16	280.88	1,211.65	1,137.06	305.87	308.16	280.88	1,211.65	1,137.06
5 Profit before tax (3-4)	148.30	148.97	144.46	586.04	577.83	148.30	148.97	144.46	582.25	574.04
6 Tax expense										
Current tax	31.30	31.34	30.91	107.94	118.28	31.30	31.34	30.91	107.94	118.28
Deferred tax	(12.11)	8.86	(11.16)	25.33	10.34	(12.11)	8.86	(11.16)	25.33	10.34
Total tax expense	19.19	40.20	19.75	133.27	128.62	19.19	40.20	19.75	133.27	128.62
7 Net profit for the period / year (5-6)	129.11	108.77	124.71	452.77	449.21	129.11	108.77	124.71	448.98	445.42
8 Share of profit from associate	-	-	-	-	-	6.07	6.67	5.71	26.44	25.83
9 Profit after tax and share of profit from associate	129.11	108.77	124.71	452.77	449.21	135.18	115.44	130.42	475.42	471.25
10 Other comprehensive income										
Items that will not be reclassified to profit or loss (net of tax)	(1.15)	0.10	(1.01)	(1.57)	(1.07)	(1.88)	0.10	(1.01)	(1.88)	(1.07)
Total other comprehensive income for the period	(1.15)	0.10	(1.01)	(1.57)	(1.07)	(1.88)	0.10	(1.01)	(1.88)	(1.07)
11 Total comprehensive income (9+10)	127.96	108.87	123.70	451.20	448.14	133.30	115.54	129.41	473.54	470.18
12 Paid up share capital (face value of ₹10)	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56
13 Earnings Per Share (EPS) (of ₹10 each) (not annualised for quarter)										
a) Basic (₹)	20.64	17.39	19.93	72.37	71.80	21.61	18.45	20.85	75.99	75.33
b) Diluted (₹)	20.64	17.39	19.93	72.37	71.80	21.61	18.45	20.85	75.99	75.33

* Restated - Refer note 7 & 8



REPCO HOME FINANCE LIMITED

STANDALONE AND CONSOLIDATED CASHFLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(₹ in crores)

Particulars	Standalone		Consolidated	
	Year ended March 31, 2026	Year ended March 31, 2025*	Year ended March 31, 2026	Year ended March 31, 2025*
	Audited	Audited	Audited	Audited
A. Cash Flow From Operating Activities				
Profit before tax	586.04	577.83	608.69	599.87
Adjustments for:				
Interest Income on loans	(1,744.86)	(1,638.53)	(1,744.86)	(1,638.53)
Depreciation and amortisation	36.07	28.64	36.07	28.64
(Profit) / loss on sale of Property, Plant and Equipment	(0.28)	(0.09)	(0.28)	(0.09)
Impairment of financial instrument including bad debts written off	(31.07)	(37.57)	(31.07)	(37.57)
Liability no longer required written back	(0.09)	(0.52)	(0.09)	(0.52)
Finance costs	984.18	965.86	984.18	965.86
Interest income on fixed deposits	(0.06)	(20.27)	(0.06)	(20.27)
Interest income on investments	(5.21)	(9.86)	(5.21)	(9.86)
Net (gain) loss on investments in Mutual funds	(6.36)	(2.57)	(6.36)	(2.57)
Dividend received on investments	(3.79)	(3.79)	-	-
Share of profit from associate	-	-	(26.44)	(25.83)
Operating profit before working capital changes and adjustment for Interest received and Paid	(185.43)	(140.87)	(185.43)	(140.87)
Operating Cash flow from Interest				
Interest Income Received on loans	1,743.98	1,634.55	1,743.98	1,634.55
Finance costs paid	(975.49)	(966.96)	(975.49)	(966.96)
Operating profit before working capital changes and after adjustment for Interest received and Paid	583.06	526.72	583.06	526.72
Changes in working capital				
(Increase) / decrease in loans	(1,465.51)	(1,015.61)	(1,465.51)	(1,015.61)
(Increase) / decrease in other financial assets	0.50	(1.60)	0.50	(1.60)
(Increase) / decrease in other non financial assets	(4.65)	5.15	(4.65)	5.15
Increase / (decrease) in trade payables	1.37	(2.72)	1.37	(2.72)
Increase / (decrease) in provisions	12.61	(7.64)	12.61	(7.64)
Increase / (decrease) in other financial liabilities	87.39	6.11	87.39	6.11
Cash (used) in operating activities	(785.23)	(489.59)	(785.23)	(489.59)
Income Taxes paid (net of refund)	(110.97)	(124.11)	(110.97)	(124.11)
Net cash flow from / (used) in operating activities (A)	(896.20)	(613.70)	(896.20)	(613.70)
B. Cash flow from investing activities				
Purchase on Property, Plant and Equipment and other intangible assets including intangible assets under development	(27.12)	(23.20)	(27.12)	(23.20)
Proceeds from sale of Property, Plant and Equipment	1.04	0.19	1.04	0.19
Interest received on deposits	0.06	20.27	0.06	20.27
Dividend received from investments	3.79	3.79	3.79	3.79
Income received from investments	20.15	9.04	20.15	9.04
(Investments)/Proceeds (in)/from bank deposits (net)	(4.97)	60.10	(4.97)	60.10
(Investments)/ redemption of Government securities (net)	66.02	(76.69)	66.02	(76.69)
Net cash flow from / (used) in investing activities (B)	58.97	(6.50)	58.97	(6.50)
C. Cash flow from financing activities				
Proceeds from borrowings	3,675.81	3,416.66	3,675.81	3,416.66
Repayment of borrowings	(2,619.36)	(2,976.94)	(2,619.36)	(2,976.94)
Payment of lease liabilities	(15.03)	(12.77)	(15.03)	(12.77)
Dividends Paid	(53.20)	(18.76)	(53.20)	(18.76)
Net Cash flow from / (used) in financing activities (C)	988.22	408.19	988.22	408.19
Net Increase/(Decrease) in cash and cash equivalent D = (A+B+C)	150.99	(212.01)	150.99	(212.01)
Cash and Cash Equivalents - Opening Balance (E)	136.20	348.21	136.20	348.21
Cash and Cash Equivalents - Closing Balance (D) + (E)	287.19	136.20	287.19	136.20
Components of Cash and Cash Equivalents at the end of the year				
Cash on hand	0.76	1.64	0.76	1.64
Balances with Bank				
a. Current Accounts	186.16	59.52	186.16	59.52
b. Bank deposits with original maturity of less than 3 months	100.27	75.04	100.27	75.04
Total Cash and Cash Equivalents	287.19	136.20	287.19	136.20

* Restated - Refer note 7 & 8



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

1. The standalone and consolidated audited financial results for the Quarter and Year ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on May 20, 2026 and May 21, 2026 and subjected to the audit by the statutory auditors of the Company. These audited financial results of the company have been prepared in accordance with Indian Accounting Standard (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015 (as amended from time to time) and other accounting principles generally accepted in India and in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

2. The Company's main business is "Housing related finance". All other activities of the Company revolve around the main business. The Chief Operating Decision Maker as defined under Ind-AS 108, regularly evaluates the loan portfolio as a whole. Accordingly, as such, there are no separate reportable segments for standalone financial results, as per Ind AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013. Consolidated segment information as a Group is as follows:

Particulars	(₹ in crores)			
	Quarter Ended		Year Ended	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	Refer note 6	Refer note 6	Audited	Audited
Segment revenue				
a. Housing related finance	454.17	425.34	1,793.90	1,711.10
Segment results				
a. Housing related finance	129.11	124.71	448.98	445.42
b. Others*	6.07	5.71	26.44	25.83
Segment assets				
a. Housing related finance	16,276.85	14,695.90	16,276.85	14,695.90
b. Others*	167.43	145.09	167.43	145.09
Segment liabilities				
a. Housing related finance	12,403.55	11,220.62	12,403.55	11,220.62

*Others represent segment asset and segment result of Repco Micro Finance Limited (an associate entity of the Company), engaged in the business of Micro Finance which is accounted for based on equity method of accounting.

3. Disclosures pursuant to RBI Notification – RBI/DOR/2021-22/86 DOR.STR.REC.51/2 1.04.048/2021-22 dated September 24, 2021 (as amended from time to time):

- a. The Company has not transferred or acquired, any loans not in default during the quarter ended and year ended March 31, 2026.
- b. The Company has not transferred or acquired, any stressed loans during the quarter ended and year ended March 31, 2026.

4. Disclosure as per format prescribed under notification RBI/2020-21/16 DOR No BP BC/3/21.04 048/2020-21 (as amended from time to time) dated August 06, 2020 and RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 (as amended from time to time) for the quarter and year ended March 31, 2026 (borrowers who has been provided restructuring under RBI Resolution Framework- 2.0):

Type of borrower	(₹ in crores)				
	Exposure^ to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure^ to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	253.49	4.17	-	20.67	228.65
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	253.49	4.17	-	20.67	228.65

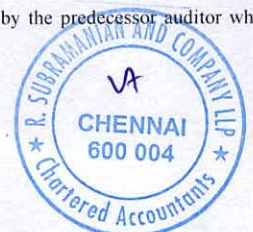
^ Principal outstanding of total restructured loans

5. The Board of Directors at their meeting held on May 21, 2026 recommended a distribution of final dividend of ₹3 Per equity share at 30% of the face value of Rs.10 each for the year ended March 31, 2026 subject to shareholders approval at the ensuing Annual General Meeting.

6. The figures of the last quarter are the balancing figures between audited figures in respect of the full financial year up to March 31, 2026 and the unaudited published year-to-date figures up to December 31, 2025, being the date of the end of the third quarter of the current financial year which were subjected to limited review.

The figures of the last quarter are the balancing figures between audited figures in respect of the full financial year up to March 31, 2025 and the unaudited published year-to-date figures up to December 31, 2024, being the date of the end of the third quarter of the previous financial year which were subjected to limited review.

The comparative financial information of the Company as at April 1, 2024, included in these financial results, were audited by the predecessor auditor who expressed an unqualified opinion on those financial information on May 14, 2024.



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

7. The company has been creating Deferred tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act, 1961, till December 31, 2025. As per the Company's review of probability of utilisation of the Special Reserve created u/s 36(1)(viii) of the Income Tax Act, 1961, there is no intention of utilisation of this Special Reserve in future and hence the deferred tax liability created on the said special reserve is not capable of being reversed. In the absence of any temporary difference, no deferred tax liability is required to be recognised.

Taking into consideration the Board approved position of continued maintenance of such special reserve, Management assessment under Ind AS 12 and the practice followed by similarly placed institutions, the amount of deferred tax liability created on special reserve and outstanding as at April 01, 2024 aggregating to ₹183.56 crores was reversed directly into the retained earnings as on April 01, 2024 and the deferred tax expense recognised in the FY 2024-25 and FY 2025-26 (till December 2025) amounting to ₹19.43 Crores and ₹14.40 Crores respectively has been reversed through the Statement of Profit and Loss for the quarter ended March 31 of the respective years, in accordance with Ind AS 8 "Accounting policies, Changes in accounting estimates and errors".

8. Taking into consideration the advisory received from National Housing Bank, the company has reversed interest charged on loans during the FY 2024-25 amounting to ₹9.66 Crores through the Statement of Profit and loss of previous financial year 2024-25 in accordance with Ind AS 8 "Accounting policies, Changes in accounting estimates and errors".

9. On November 21, 2025, the Government of India has consolidated 29 existing labour laws into four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the New labour Codes). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs.

The Company has estimated an increase in employee benefits (including changes on account of new labour code) by ₹13.73 crores and the same has been recognised under the head "Employee benefits expense" in the statement of profit and loss during the year ended March 31, 2026. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.

10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the year ended March 31, 2026 is attached as annexure below.

11. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the year ended March 31, 2026 is attached as annexure below.

12. Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

Place : Chennai

Date : May 21, 2026

for and on behalf of the Board of Directors of
Repco Home Finance Limited

(T. Karthakaran)
Managing Director and Chief Executive Officer



R.SUBRAMANIAN AND COMPANY LLP
CHARTERED ACCOUNTANTS
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Independent Auditor's Report on the Standalone Annual Financial Results of Repco Home Finance Limited for the Year Ended March 31, 2026 Pursuant to the Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Repco Home Finance Limited

Report on the Audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone annual financial results of Repco Home Finance Limited ("the Company") for the year ended March 31, 2026 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit, other comprehensive income and other financial information of the Company for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit of the Statement in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules

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thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion on the Statement.

Management's and Board of Directors' Responsibilities for the Standalone Annual Financial Results

The Statement has been prepared on the basis of the standalone annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards, prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52(4) read with Regulation 63 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and



to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Statement made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Emphasis of Matter

We draw attention to following matters in financial results:

1. As described in Note 7 to the financial results, regarding non-recognition of Deferred Tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act and de-recognition of Deferred Tax Liability recognised till December 31, 2025. As stated in the said note, the accounting treatment has been adopted by the company based on the Board approved position of continued maintenance of such special reserve, management assessment under Ind AS 12 and the practice followed by similarly placed institutions.
2. As described in Note 8 to the financial results, taking into consideration the advisory received from National Housing Bank, the company has reversed interest charged on loans during the FY 2024-25 amounting to ₹9.66 Crores through the Statement of Profit and loss of previous financial year 2024-25, in accordance with Ind AS 8 "Accounting policies, Changes in accounting estimates and errors".

Our opinion on the Statement is not modified in respect of the above matters.

Other Matters

The comparative financial information of the company as at April 01, 2024 included in the financial results, were audited by the predecessor auditor whose report dated May 14, 2024, expressed an unmodified opinion on those financial results.



R.Subramanian and Company LLP
Chartered Accountants

The Statement include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year 2025-26 and the published unaudited year to date figures up to the third quarter of the current financial year, which were subject to limited review by us, as required under the Listing Regulations.

The Statement include the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year 2024-25 and the published unaudited year to date figures up to the third quarter of the previous financial year, which were subject to limited review by us, as required under the Listing Regulations.

Our opinion on the Statement is not modified in respect of the above matters.

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041



V. Adithya

Partner

Membership No. 245475

UDIN: 26245475CKJRBY2151



Place: Chennai

Date: May 21, 2026

R.SUBRAMANIAN AND COMPANY LLP

CHARTERED ACCOUNTANTS

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Independent Auditor's Report on the Consolidated Annual Financial Results of Repco Home Finance Limited for the Year Ended March 31, 2026 Pursuant to the Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Repco Home Finance Limited

Report on the Audit of the Consolidated Annual Financial Results

Opinion

We have audited the accompanying Consolidated Annual Financial Results of Repco Home Finance Limited (the "Company") and its share of net profit after tax and total comprehensive income of its associate (the Company and its associate together referred to as the "Group" for the purpose of this report) for the year ended March 31, 2026 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of report of other auditor on separate audited financial statements of the associate, the aforesaid statement:

- i. includes the financial results of the following entities:
 - a) Company - Repco Home Finance Limited
 - b) Associate Company - Repco Micro Finance Limited
- ii. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- iii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of consolidated net profit, other comprehensive income and other financial information of the Group for the year ended March 31, 2026.

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Basis for Opinion

We conducted our audit of the Statement in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those SAs are further described in the "*Auditor's Responsibilities for the Audit of the Consolidated Annual Financial Results*" section of our report. We are independent of the Group, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, along with the consideration of the report of the other auditor referred to in sub paragraph (c) of the "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion on the Statement.

Management's and Board of Directors' Responsibilities for the Consolidated Annual Financial Results

The Statement has been prepared on the basis of the consolidated annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Group in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards, prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52(4) read with Regulation 63 of the Listing Regulations. The respective Management and Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of each company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and is free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Management and the Board of Directors of the Company, as aforesaid.

In preparing the Statement, the respective Management and the Board of Directors of the companies included in the Group are responsible for assessing the ability of each company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis



of accounting unless the respective Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of each company.

Auditor's Responsibilities for the Audit of the Consolidated Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Group has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Statement made by the Management and the Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are



inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial statements of the entities within the Group to express an opinion on the consolidated annual financial results. We are responsible for the direction, supervision and performance of the audit of financial statements of the Company included in the Statement of which we are the independent Auditors. For the other entity included in the Statement, which have been audited by the other auditor, such other auditor remains responsible for the direction, supervision and performance of the audit carried out by them. We remain solely responsible for our audit opinion. Our responsibilities in this regard are further described in sub paragraph (b) of the "Other Matters" paragraph in this audit report.

We communicate with those charged with governance of the company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

Emphasis of Matter

We draw attention to following matters in financial results:

1. As described in Note 7 to the financial results, regarding non-recognition of Deferred Tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act and de-recognition of Deferred Tax Liability recognised till December 31, 2025. As stated in the said note, the accounting treatment has been adopted by the company



based on the Board approved position of continued maintenance of such special reserve, management assessment under Ind AS 12 and the practice followed by similarly placed institutions.

2. As described in Note 8 to the financial results, taking into consideration the advisory received from National Housing Bank, the company has reversed interest charged on loans during the FY 2024-25 amounting to ₹9.66 Crores through the Statement of Profit and loss of previous financial year 2024-25, in accordance with Ind AS 8 "Accounting policies, Changes in accounting estimates and errors".

Our Opinion on the Statement is not modified in respect of the above matters.

Other Matters

- a. The Statement include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year 2025-26 and the published unaudited year to date figures up to the third quarter of the current financial year, which were subject to limited review by us, as required under the Listing Regulations.
- b. The Statement include the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year 2024-25 and the published unaudited year to date figures up to the third quarter of the previous financial year, which were subject to limited review by us, as required under the Listing Regulations.
- c. The Statement also includes the Company's share of total net profit after tax (before consolidation adjustments) of ₹ 6.07 crores and ₹ 26.44 crores and total comprehensive income (before consolidation adjustments) of ₹5.76 crores and ₹26.13 crores for the quarter and year ended 31 March 2026 respectively, as considered in the Statement, in respect of 1 associate, whose financial statements have been audited by their independent auditor.

The independent auditor's report on financial statements of this entity has been furnished to us by the management.

Our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this entity, is based solely on the report of such auditor and the procedures performed by us, as stated in paragraph above.



R.Subramanian and Company LLP
Chartered Accountants

d. The comparative financial information of the Group as at April 01, 2024 included in the financial results, were audited by the predecessor auditor whose report dated May 14, 2024, expressed an unmodified opinion on those financial results.

Our opinion on the Statement is not modified in respect of the above matters.

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041



V.Adithya

Partner

Membership No. 245475

UDIN: 26245475KBMHPD7212



Place: Chennai

Date: May 21, 2026

**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED OPINION
FOR THE FINANCIAL YEAR ENDED ON 31st MARCH, 2026**

This is to confirm that M/s. R. Subramanian and Company LLP, Chartered Accountants, Statutory Auditors of the Company have issued Audit Reports with unmodified opinion in respect of both Audited Standalone and Consolidated Financial Results for financial year ended on 31st March, 2026.

This declaration is provided pursuant to Regulation 33(3)(d) and and 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

For Repco Home Finance Limited



Shanthi Srikanth
Chief Financial Officer

Place: Chennai
Date: 21st May, 2026



REPCO HOME FINANCE LIMITED.(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655**REPCO HOME FINANCE LIMITED**

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2026		
S No	Particulars	As at March 31, 2026
1	Debt Equity Ratio	3.13
2	Debt Service Coverage Ratio	Refer note 1
3	Interest Service Coverage Ratio	Refer note 1
4	Outstanding Redeemable Preference Shares (Quantity And Value)	Refer note 1
5	Capital Redemption Reserve/Debenture Redemption Reserve	Refer note 1
6	Net Worth	3,904.90
7	Net Profit After Tax	452.77
8	Earnings Per Share	
	a) Basic EPS	72.37
	b) Diluted EPS	72.37
9	Current Ratio	Refer note 1
10	Long Term Debt To Working Capital	Refer note 1
11	Bad Debts To Account Receivable Ratio;	Refer note 1
12	Current Liability Ratio;	Refer note 1
13	Total Debts To Total Assets;	0.75
14	Debtors' Turnover;	Refer note 1
15	Inventory Turnover;	Refer note 1
16	Operating Margin (%)	Refer note 1
17	Net Profit Margin (%)	25.19%
18	Gross NPA (%)*	3.19%
19	Net NPA (%)*	1.82%
20	PCR (%)	43.73%
21	LCR (%)	200.44%

*GNPA and NNPA of the company (excluding interest accrued and EIR adjustments) is 2.55% and 1.17% respectively

Note 1. Ratios/ Disclosure such as Debt Service Coverage Ratio, Interest Service Coverage Ratio, Outstanding Redeemable Preference Shares (Quantity And Value), Capital Redemption Reserve/Debenture Redemption Reserve, Current Ratio, Long Term Debt To Working Capital, Bad Debts To Account Receivable Ratio, Current Liability Ratio, Debtors' Turnover, Inventory Turnover and Operating Margin (%) are not applicable/ relevant to the company and hence not disclosed.

For Repco Home Finance Limited


Shanthi Srikanth
Chief Financial Officer

Date: May 21, 2026



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

REPCO HOME FINANCE LIMITED.(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655**Sub: Disclosure under Regulation 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 52(7) and 52(7A) of the SEBI (LODR) Regulations, 2015 we hereby disclose the Statement indicating utilisation and Statement indicating deviation/ variation in the use of proceeds of listed Non-convertible Securities issued in the fourth quarter ended March 31, 2026 as follows:

A. Statement of utilization of issue proceeds:

(Rs. In Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Repco Home Finance Limited	INE612J07160	Private Placement	Non Convertible Debenture	March 13, 2026	125	125	No	Not Applicable	Not Applicable

B. Statement of deviation/ variation in use of Issue proceeds:**Appendix-A****Statement of Deviation or Variation**

Name of listed entity	Repco Home Finance Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	March 13, 2026
Amount Raised	Rs. 125.00 (INR Crores)
Report filed for quarter ended	31 st March 2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable



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Comments of the audit committee after review/ board of directors (in case there is no audit committee)				Not Applicable		
Comments of the auditors, if any				Not Applicable		
Objects for which funds have been raised and where there has been a deviation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
 (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Kindly take the above intimation on record.

Thanking you

Yours Faithfully,

For Repco Home Finance Limited



CFO

Shanthi Srikanth

Date: May 21, 2026

Repco
Home Finance



MD & CEO
T Karunakaran



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R.SUBRAMANIAN AND COMPANY LLP
CHARTERED ACCOUNTANTS
LLPIN: AAG-3873

Tel: 044-24992261 / 24991347 | info@rscompany.co.in | www.rscompany.co.in

**Independent Auditor's Certificate for Security cover and Compliance with
covenants in respect of listed secured debt securities of Repco Home Finance
Limited as at March 31, 2026**

To
The Board of Directors
Repco Home Finance Limited,
Registered office- 'Repco Tower' No.33 North Usman Road,
T. Nagar, Chennai, Tamil Nadu, India -600017.

1. This Certificate is issued in accordance with the terms of our engagement letter dated July 01, 2025.
2. The accompanying statement containing the details of security coverage as at March 31, 2026 (hereinafter referred to as the "Statement") and Compliance with covenants, in accordance with the requirements of Section 54(3) read with Section 56 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 vide No. SEBI/LAD-NRO/GN/2015-16/013 (hereinafter referred to as the "Listing Regulation") and Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, as amended till date. The Statement is prepared by the Management of the Company, and the same is signed by us for identification purposes only.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the management of Repco Home Finance Limited (hereinafter the "Company"), including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for ensuring that the Company complies with all the relevant requirements of the Listing Regulation and for providing all relevant information to the relevant Stock Exchange.



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Independent Auditor's Responsibility

5. Pursuant to the requirements of Listing Regulation, it is our responsibility to provide a limited assurance as to whether the details furnished in the Statement is in accordance with the audited financial statements, underlying books of account and other relevant records and documents maintained by the Company.
6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the 'Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
8. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence that vary in nature, timing and extent than a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we have performed the following procedures in relation to the Statement:
 - i) Read the Debenture Trust Deed in relation to the outstanding Secured Listed Debt securities as on March 31, 2026 to identify the terms of the security cover.
 - ii) Reviewed the charge form (form no. CHF-09) filed in respect of creation of charge with the Registrar of Companies (ROC).
 - iii) Verified and traced the book values of assets and liabilities mentioned in the statement with the audited books of accounts as at March 31, 2026.
 - iv) Examined and verified the arithmetical accuracy of the computation of the security cover in the accompanying statement.
 - v) Compared the security cover maintained by the company with the security cover required to be maintained as per the Debenture Trustee Deed.
 - vi) Performed test checks to verify compliance with the key covenants stipulated in the Debenture Trust Deed.



R.Subramanian and Company LLP
Chartered Accountants

Conclusion

9. Based on our examination as above, and according to the information and explanations given to us, nothing has come to our attention that causes us to believe that, in all material aspects:
- a) the Company has not accurately extracted the particulars furnished in the Statement from the audited financial statements, underlying books of account and other relevant records and documents maintained by the Company as at March 31, 2026.
 - b) the Company has not complied, in all material respects, with the covenants in respect of the listed NCDs of the Company outstanding as at 31 March 2026.

Restriction on Use

10. This Certificate has been issued at the request of the Management of the Company for the purposes stated in paragraph 2 above. Our certificate should not be used by any other person or for any other purpose.
11. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.
12. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

for R.Subramanian and Company LLP

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V.Adithya

Partner

Membership No. 245475

UDIN: 26245475FMPQHZ6192



Place: Chennai

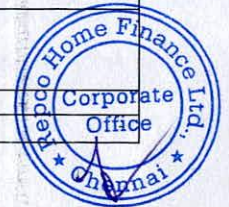
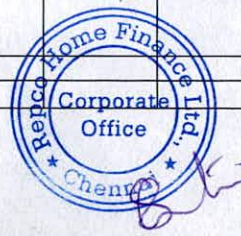
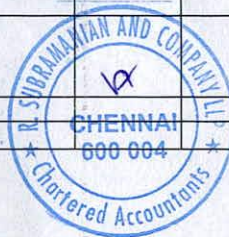
Date: May 21, 2026

REPCO HOME FINANCE LIMITED

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Mar 31, 2026

Rs. In Crore

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued and other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA	Market Value for Pari passu charge Assetsviii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value								Relating to Column F	
ASSETS															
	Property, Plant and Equipment			No				27.32	27.32					-	
	Capital Work-in-Progress			No				-	-					-	
	Right of Use Assets			No				48.53	48.53					-	
	Goodwill			No				-	-					-	
	Intangible Assets			No				18.83	18.83					-	
	Intangible Assets under Development			No				5.21	5.21					-	
	Investments			No				136.63	136.63					-	
	Loans	Book Debt & Receivables	138.28	12,777.62	No			2,684.07	15,599.97		138.28			138.28	
	Inventories			No				-	-					-	
	Trade Receivables			No				-	-					-	
	Cash and Cash Equivalents			No				287.19	287.19					-	
	Bank Balances other than Cash and Cash Equivalents	Lien Marked FD		4.99	No			0.07	5.06					-	
	Others			No				179.71	179.71					-	
	Total		138.28	12,782.61				3,387.56	16,308.45		138.28			138.28	
LIABILITIES															
	Debt securities to which this certificate Pertains	Listed NCD	125.52	No				-	125.52		125.52			125.52	
	Other debt sharing pari-passu charge with above debt			No				-	-					-	
	Other Debt			No				-	-					-	
	Subordinated debt			No				-	-					-	



Repco Home Finance Limited

Statement of Compliance with Financial Covenants as mentioned in Debenture Trust Deed

S.No	Series	ISIN	Facility	Date of Trust Deed	Face Value (in Rupees)	DTD Reference for financial covenants as per Debenture Trustees Deed or Information memorandum	Compliance with Financial Covenants	If No, Reason for Non - Compliance
1	8.40% Repco Home Finance Limited 2029	INE612J07160	Non-Convertible Debentures	13-03-2026	1,00,000	Clause 10.3	Complied	Not applicable



