

REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

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STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in crores)

Particulars	Standalone						Consolidated					
	Quarter Ended			Half Year Ended			Quarter Ended			Half Year Ended		
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Revenue from operations												
(a) Interest income	433.41	427.27	412.62	860.68	821.16	1,678.32	433.41	427.27	412.62	860.68	821.16	1,678.32
(b) Fees and commission income	6.16	5.60	4.98	11.76	8.83	21.49	6.16	5.60	4.98	11.76	8.83	21.49
(c) Other operating revenue	1.18	4.20	5.15	5.38	8.43	15.48	1.18	4.20	5.15	5.38	8.43	15.48
(d) Dividend income	3.79	-	3.79	3.79	3.79	3.79	-	-	-	-	-	-
(e) Net gain/(loss) on fair value changes	0.54	3.19	-	3.73	-	2.57	0.54	3.19	-	3.73	-	2.57
Total revenue from operations	445.08	440.26	426.54	885.34	842.21	1,721.65	441.29	440.26	422.75	881.55	838.42	1,717.86
2 Other income	0.61	0.44	1.44	1.05	2.02	2.90	0.61	0.44	1.44	1.05	2.02	2.90
3 Total income (1+2)	445.69	440.70	427.98	886.39	844.23	1,724.55	441.90	440.70	424.19	882.60	840.44	1,720.76
4 Expenditure												
(a) Finance costs	244.40	244.07	239.56	488.47	472.54	965.86	244.40	244.07	239.56	488.47	472.54	965.86
(b) Employee benefits expense	34.31	27.83	28.35	62.14	57.40	119.92	34.31	27.83	28.35	62.14	57.40	119.92
(c) Depreciation and Amortisation	7.90	7.70	9.27	15.60	13.01	28.64	7.90	7.70	9.27	15.60	13.01	28.64
(d) Other expenses	18.10	17.46	14.06	35.56	26.50	60.21	18.10	17.46	14.06	35.56	26.50	60.21
(e) Impairment on financial instruments and bad debts written off	(1.46)	(2.69)	(16.02)	(4.15)	(14.58)	(37.57)	(1.46)	(2.69)	(16.02)	(4.15)	(14.58)	(37.57)
Total expenditure (sum of (a to e))	303.25	294.37	275.22	597.62	554.87	1,137.06	303.25	294.37	275.22	597.62	554.87	1,137.06
5 Profit before tax (3-4)	142.44	146.33	152.76	288.77	289.36	587.49	138.65	146.33	148.97	284.98	285.57	583.70
6 Tax expense												
Current tax	20.12	25.18	28.21	45.30	54.98	118.28	20.12	25.18	28.21	45.30	54.98	118.28
Deferred tax	15.38	13.20	12.04	28.58	16.43	29.77	15.38	13.20	12.04	28.58	16.43	29.77
Total tax expense	35.50	38.38	40.25	73.88	71.41	148.05	35.50	38.38	40.25	73.88	71.41	148.05
7 Net profit for the period / year (5-6)	106.94	107.95	112.51	214.89	217.95	439.44	103.15	107.95	108.72	211.10	214.16	435.65
8 Share of profit from associate	-	-	-	-	-	-	6.51	7.19	6.41	13.70	13.50	25.83
9 Profit after tax and share of profit from associate	106.94	107.95	112.51	214.89	217.95	439.44	109.66	115.14	115.13	224.80	227.66	461.48
10 Other comprehensive income												
Items that will not be reclassified to profit or loss (net of tax)	(0.26)	(0.26)	(0.02)	(0.52)	(0.05)	(1.07)	(0.26)	(0.26)	(0.02)	(0.52)	(0.05)	(1.07)
Total other comprehensive income for the period net of tax	(0.26)	(0.26)	(0.02)	(0.52)	(0.05)	(1.07)	(0.26)	(0.26)	(0.02)	(0.52)	(0.05)	(1.07)
11 Total comprehensive income (9+10)	106.68	107.69	112.49	214.37	217.90	438.37	109.40	114.88	115.11	224.28	227.61	460.41
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	62.56	62.56
13 Earnings Per Share (EPS) (of ₹10 each) (not annualised for quarter/half year)												
a) Basic (₹)	17.09	17.26	17.98	34.35	34.84	70.24	17.53	18.40	18.40	35.93	36.39	73.76
b) Diluted (₹)	17.09	17.26	17.98	34.35	34.84	70.24	17.53	18.40	18.40	35.93	36.39	73.76



REPCO HOME FINANCE LIMITED
STANDALONE AND CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2025

(₹ in crores)

S.No	Particulars	Standalone		Consolidated	
		As at September 30, 2025	As at March 31, 2025	As at September 30, 2025	As at March 31, 2025
		Unaudited	Audited	Unaudited	Audited
I	Assets				
	Financial assets				
	Cash and cash equivalents	181.03	136.20	181.03	136.20
	Bank balance other than cash and cash equivalents	0.09	0.09	0.09	0.09
	Loans	14,714.42	14,109.18	14,714.42	14,109.18
	Investments	129.82	211.23	253.19	324.72
	Other financial assets	13.55	13.51	13.55	13.51
	Non-financial assets				
	Property, Plant and Equipment	25.45	24.91	25.45	24.91
	Intangible Assets under development	5.03	3.05	5.03	3.05
	Other intangible assets	18.06	15.98	18.06	15.98
	Right-of-use assets	40.51	36.76	40.51	36.76
	Other non-financial assets	59.14	51.33	59.14	51.33
	Total Assets	15,187.10	14,602.24	15,310.47	14,715.73
II	Liabilities and Equity				
	Liabilities:				
	Financial Liabilities				
	Payables				
	Trade payables				
	(a) total outstanding dues of micro enterprises and small enterprises	0.02	0.28	0.02	0.28
	(b) total outstanding dues of creditors other than micro enterprises and small enterprises	3.19	2.00	3.19	2.00
	Debt securities	141.91	-	141.91	-
	Borrowings (other than debt securities)	11,352.13	11,139.09	11,352.13	11,139.09
	Other financial liabilities	93.53	64.85	93.53	64.85
	Non-financial liabilities				
	Provisions	9.58	11.41	9.58	11.41
	Deferred tax liabilities (net)	99.46	71.06	99.46	71.06
	Total liabilities	11,699.82	11,288.69	11,699.82	11,288.69
	Equity				
	Equity Share Capital	62.56	62.56	62.56	62.56
	Other Equity	3,424.72	3,250.99	3,548.09	3,364.48
	Total equity	3,487.28	3,313.55	3,610.65	3,427.04
	Total Liabilities and Equity	15,187.10	14,602.24	15,310.47	14,715.73



REPCO HOME FINANCE LIMITED

STANDALONE AND CONSOLIDATED CASHFLOW STATEMENT AS AT SEPTEMBER 30, 2025

(₹ in crores)

Particulars	Standalone		Consolidated	
	Period ended September 30, 2025	Period ended September 30, 2024	Period ended September 30, 2025	Period ended September 30, 2024
	Unaudited	Unaudited	Unaudited	Unaudited
A. Cash Flow From Operating Activities				
Profit before tax	288.77	289.36	298.68	299.07
Adjustments for:				
Interest Income Received	(857.89)	(805.82)	(857.89)	(805.82)
Depreciation and amortisation	15.60	13.01	15.60	13.01
(Profit) / loss on sale of Property, Plant and Equipment	(0.23)	(0.05)	(0.23)	(0.05)
Impairment of financial instrument including bad debts written off	(4.15)	(14.58)	(4.15)	(14.58)
Finance costs	488.47	472.54	488.47	472.54
Interest earned on bank deposits	(0.19)	(15.34)	(0.19)	(15.34)
Income earned from investments	(2.60)	-	(2.60)	-
Dividend received on investments	(3.79)	(3.79)	-	-
Share of profit from associate	-	-	(13.70)	(13.50)
Operating profit before working capital changes and adjustment for Interest received and Paid	(76.01)	(64.67)	(76.01)	(64.67)
Operating Cash flow from Interest				
Interest Income Received	852.43	786.43	852.43	786.43
Finance costs paid	(485.96)	(447.61)	(485.96)	(447.61)
Operating profit before working capital changes and after adjustment for Interest received and Paid	290.46	274.15	290.46	274.15
Changes in working capital				
(Increase) / decrease in loans	(595.63)	(444.45)	(595.63)	(444.45)
(Increase) / decrease in other financial assets	0.21	0.34	0.21	0.34
(Increase) / decrease in other non financial assets	(7.76)	(5.53)	(7.76)	(5.53)
Increase / (decrease) in trade payables	0.94	(3.18)	0.94	(3.18)
Increase / (decrease) in provisions	(2.53)	(7.60)	(2.53)	(7.60)
Increase / (decrease) in other financial liabilities	24.41	(6.14)	24.41	(6.14)
Cash (used) in operating activities	(289.91)	(192.41)	(289.91)	(192.41)
Direct taxes paid	(51.47)	(67.23)	(51.47)	(67.23)
Net cash flow from / (used) in operating activities (A)	(341.38)	(259.64)	(341.38)	(259.64)
B. Cash flow from investing activities				
Capital expenditure on Property, Plant and Equipment and intangible assets including intangible assets under development	(14.27)	(11.47)	(14.27)	(11.47)
Proceeds from sale of Property, Plant and Equipment	0.91	0.12	0.91	0.12
(Increase) / decrease in capital advances	-	(0.07)	-	(0.07)
Interest received on deposits	0.19	10.92	0.19	10.92
Dividend received from investments	3.79	3.79	3.79	3.79
Income received from investments	11.27	-	11.27	-
(Investments) / redemption of Government securities (net)	72.74	(46.69)	72.74	(46.69)
Net cash flow from / (used) in investing activities (B)	74.63	(43.40)	74.63	(43.40)
C. Cash flow from financing activities				
Proceeds from borrowings	1,641.42	1,701.00	1,641.42	1,701.00
Repayment of borrowings	(1,283.39)	(939.63)	(1,283.39)	(939.63)
Payment of lease liabilities	(5.79)	(7.54)	(5.79)	(7.54)
Dividends Paid	(40.66)	(18.77)	(40.66)	(18.77)
Net Cash flow from / (used) in financing activities (C)	311.58	735.06	311.58	735.06
Net Increase/(Decrease) in cash and cash equivalent D = (A+B+C)	44.83	432.02	44.83	432.02
Cash and Cash Equivalents - Opening Balance (E)	136.20	348.21	136.20	348.21
Cash and Cash Equivalents - Closing Balance (D) + (E)	181.03	780.23	181.03	780.23



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

1. The standalone and consolidated financial results for the Quarter and Half Year ended September 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 12, 2025 and subjected to limited review by the statutory auditors. The 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 compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

2. The Company is engaged primarily in the business of "Housing related finance". All other activities of the Company revolve around the primary 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	Quarter ended			Half Year Ended		(₹ in crores)
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	31.03.2025 Audited
Segment revenue						
a. Housing related finance	441.90	440.70	424.19	882.60	840.44	1,720.76
Segment results						
a. Housing related finance	103.15	107.95	108.72	211.10	214.16	435.65
b. Others*	6.51	7.19	6.41	13.70	13.50	25.83
Segment assets						
a. Housing related finance	15,155.50	NA	14,655.20	15,155.50	14,655.20	14,570.64
b. Others*	154.97	NA	132.81	154.97	132.81	145.09
Segment liabilities						
a. Housing related finance	11,699.82	NA	11,593.77	11,699.82	11,593.77	11,288.69

*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 I.04.048/2021-22 dated September 24, 2021 (as amended from time to time):

- The Company has not transferred or acquired, any loans not in default during the quarter and half year ended September 30, 2025.
- The Company has not transferred or acquired, any stressed loans during the quarter and half year ended September 30, 2025.

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

5. 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 half year ended September 30, 2025 (borrowers who has been provided restructuring under RBI Resolution Framework- 2.0):

Type of borrower	Exposure^ to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)					(₹ in crores)
	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	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	281.44	15.89	-	12.06	253.49	
Corporate persons	-	-	-	-	-	
Of which MSMEs	-	-	-	-	-	
Others	-	-	-	-	-	
Total	281.44	15.89	-	12.06	253.49	

^ Principal outstanding of total restructured loans

Place : Chennai
Date : November 12, 2025

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

T. Karunakaran
Managing Director and Chief Executive Officer



R.SUBRAMANIAN AND COMPANY LLP

CHARTERED ACCOUNTANTS

LLPIN: AAG-3873

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Independent Auditor's Limited Review Report on the Unaudited Standalone Financial Results of Repco Home Finance Limited for the Quarter ended September 30, 2025 and year to date results for the period from April 01, 2025 to September 30, 2025

**Review Report to
The Board of Directors
Repco Home Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Repco Home Finance Limited ("the Company") for the quarter ended September 30, 2025 and year to date results for the period from April 01, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in Compliance with the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



Registered Office: No. 6, Krishnaswamy Avenue, Luz, Mylapore, Chennai - 600 004

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4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V. Adithya

Partner

Membership No. 245475

UDIN: 25245475BMLNZA7260

Place: Chennai

Date: November 12, 2025



R.SUBRAMANIAN AND COMPANY LLP

CHARTERED ACCOUNTANTS

LLPIN: AAG-3873

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Independent Auditor's Limited Review Report on the Unaudited Consolidated Financial Results of Repco Home Finance Limited for the Quarter ended September 30, 2025 and year to date results for the period from April 01, 2025 to September 30, 2025

**Review Report to
The Board of Directors
Repco Home Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Repco Home Finance Limited (hereinafter referred to as the "Company"), and its share of the net profit after tax and total comprehensive income of its associate for the quarter ended September 30, 2025 and year to date results for the period from April 01, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in Compliance with the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Listing Regulations, to the extent applicable.



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R.Subramanian and Company LLP
Chartered Accountants

4. The Statement includes the results of the following entities:
- a) Company – Repco Home Finance Limited
 - b) Associate Company – Repco Micro Finance Limited
5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The Statement also includes the Company's share of net profit after tax (before consolidation adjustments) of ₹6.51 Crores and ₹13.70 Crores and total comprehensive income (before consolidation adjustments) of Rs.6.51 Crores and ₹13.70 Crores for the quarter ended September 30, 2025 and for the period from April 01, 2025 to September 30, 2025, respectively, as considered in the Statement, in respect of 1 associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Company's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the associate company, is based solely on the reports of the other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of this matter.

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V. Adithya

Partner

Membership No. 245475

UDIN: 25245475BMLNZB7621

Place: Chennai

Date: November 12, 2025

