

REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

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STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(₹ in crores)

Particulars	Standalone						Consolidated					
	Quarter Ended			Period Ended		Year Ended	Quarter Ended			Period Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Revenue from operations												
(a) Interest income	445.32	433.41	435.26	1,306.00	1,256.53	1,678.32	445.32	433.41	435.26	1,306.00	1,256.53	1,678.32
(b) Fees and commission income	6.77	6.16	5.83	18.53	15.03	21.49	6.77	6.16	5.83	18.53	15.03	21.49
(c) Other operating revenue	3.10	1.18	3.96	8.48	12.39	15.48	3.10	1.18	3.96	8.48	12.39	15.48
(d) Dividend income	-	3.79	-	3.79	3.79	3.79	-	-	-	-	-	-
(e) Net gain/(loss) on fair value changes	1.74	0.54	0.03	5.47	0.03	2.57	1.74	0.54	0.03	5.47	0.03	2.57
Total revenue from operations	456.93	445.08	445.08	1,342.27	1,287.77	1,721.65	456.93	441.29	445.08	1,338.48	1,283.98	1,717.86
2 Other income	0.20	0.61	0.24	1.25	1.78	2.90	0.20	0.61	0.24	1.25	1.78	2.90
3 Total income (1+2)	457.13	445.69	445.32	1,343.52	1,289.55	1,724.55	457.13	441.90	445.32	1,339.73	1,285.76	1,720.76
4 Expenditure												
(a) Finance costs	248.93	244.40	247.52	737.40	720.06	965.86	248.93	244.40	247.52	737.40	720.06	965.86
(b) Employee benefits expense	42.31	34.31	28.85	104.45	86.25	119.92	42.31	34.31	28.85	104.45	86.25	119.92
(c) Depreciation and Amortisation	10.27	7.90	8.50	25.87	21.51	28.64	10.27	7.90	8.50	25.87	21.51	28.64
(d) Other expenses	22.22	18.10	16.11	57.78	42.61	60.21	22.22	18.10	16.11	57.78	42.61	60.21
(e) Impairment on financial instruments and bad debts written off	(15.57)	(1.46)	0.33	(19.72)	(14.25)	(37.57)	(15.57)	(1.46)	0.33	(19.72)	(14.25)	(37.57)
Total expenditure (sum of (a to e))	308.16	303.25	301.31	905.78	856.18	1,137.06	308.16	303.25	301.31	905.78	856.18	1,137.06
5 Profit before tax (3-4)	148.97	142.44	144.01	437.74	433.37	587.49	148.97	138.65	144.01	433.95	429.58	583.70
6 Tax expense												
Current tax	31.34	20.12	32.39	76.64	87.37	118.28	31.34	20.12	32.39	76.64	87.37	118.28
Deferred tax	8.86	15.38	5.07	37.44	21.50	29.77	8.86	15.38	5.07	37.44	21.50	29.77
Total tax expense	40.20	35.50	37.46	114.08	108.87	148.05	40.20	35.50	37.46	114.08	108.87	148.05
7 Net profit for the period / year (5-6)	108.77	106.94	106.55	323.66	324.50	439.44	108.77	103.15	106.55	319.87	320.71	435.65
8 Share of profit from associate	-	-	-	-	-	-	6.67	6.51	6.62	20.37	20.12	25.83
9 Profit after tax and share of profit from associate	108.77	106.94	106.55	323.66	324.50	439.44	115.44	109.66	113.17	340.24	340.83	461.48
10 Other comprehensive income												
Items that will not be reclassified to profit or loss (net of tax)	0.10	(0.26)	(0.01)	(0.42)	(0.06)	(1.07)	0.10	(0.26)	(0.01)	(0.42)	(0.06)	(1.07)
Total other comprehensive income for the period net of tax	0.10	(0.26)	(0.01)	(0.42)	(0.06)	(1.07)	0.10	(0.26)	(0.01)	(0.42)	(0.06)	(1.07)
11 Total comprehensive income (9+10)	108.87	106.68	106.54	323.24	324.44	438.37	115.54	109.40	113.16	339.82	340.77	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/nine months)												
a) Basic (₹)	17.39	17.09	17.03	51.73	51.87	70.24	18.45	17.53	18.09	54.38	54.48	73.76
b) Diluted (₹)	17.39	17.09	17.03	51.73	51.87	70.24	18.45	17.53	18.09	54.38	54.48	73.76



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

1. The standalone and consolidated financial results for the Quarter and Nine Months ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 05, 2026 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			Nine Months Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment revenue						
a. Housing related finance	457.13	441.90	445.32	1,339.73	1,285.76	1,720.76
Segment results						
a. Housing related finance	108.77	103.15	106.55	319.87	320.71	435.65
b. Others*	6.67	6.51	6.62	20.37	20.12	25.83

*Others represent 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 nine months ended December 31, 2025.
- The Company has not transferred or acquired, any stressed loans during the quarter and nine months ended December 31, 2025.

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

5. 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 provision for employee benefits (including changes on account of new labour code), by ₹4.79 crores and the same has been recognised under the head 'Employee benefits expense' in the statement of profit and loss for the quarter and nine months ended December 31, 2025. 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.

6. The Board of Directors of the Company at their meeting held on February 05, 2026 declared interim dividend of ₹2/- per equity share at 20% of the face value of Rs.10 each for the Financial Year 2025-26.

Place : Chennai
Date : February 05, 2026

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
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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 December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 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 December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 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.



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Chartered Accountants

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 Number. 245475
UDIN: 26245475XWRIIL2626



Place: Chennai
Date: February 05, 2026

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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 December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 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 "the Company") and its share of the net profit after tax and total comprehensive income of its associate for the quarter ended December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 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.

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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.

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 ₹6.67 Crores and ₹20.37 Crores and total comprehensive income (before consolidation adjustments) of ₹6.67 Crores and ₹20.37 Crores for the quarter ended December 31, 2025 and for the period from April 01, 2025 to December 31, 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 Number. 245475
UDIN: 26245475WNFDEF1827



Place: Chennai
Date: February 05, 2026