

**REPCO HOME FINANCE LIMITED**

CIN- L65922TN2000PLC044655

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**STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025**

(₹ in crores)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2025	31.03.2025	30.06.2024	31.03.2025	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Refer note 5	Unaudited	Audited	Unaudited	Refer note 5	Unaudited	Audited
1 Revenue from operations								
(a) Interest income	425.71	416.60	400.71	1,648.19	425.71	416.60	400.71	1,648.19
(b) Fees and commission income	5.60	6.46	3.84	21.49	5.60	6.46	3.84	21.49
(c) Other operating revenue	4.20	3.09	3.28	15.48	4.20	3.09	3.28	15.48
<b>Total revenue from operations</b>	<b>435.51</b>	<b>426.15</b>	<b>407.83</b>	<b>1,685.16</b>	<b>435.51</b>	<b>426.15</b>	<b>407.83</b>	<b>1,685.16</b>
2 Other income	5.19	8.85	8.42	39.39	5.19	8.85	8.42	35.60
3 <b>Total income (1+2)</b>	<b>440.70</b>	<b>435.00</b>	<b>416.25</b>	<b>1,724.55</b>	<b>440.70</b>	<b>435.00</b>	<b>416.25</b>	<b>1,720.76</b>
4 Expenditure								
(a) Finance costs	244.07	245.80	232.98	965.86	244.07	245.80	232.98	965.86
(b) Employee benefits expense	27.83	33.67	29.05	119.92	27.83	33.67	29.05	119.92
(c) Depreciation and Amortisation	7.70	7.13	3.74	28.64	7.70	7.13	3.74	28.64
(d) Other expenses	17.46	17.60	12.44	60.21	17.46	17.60	12.44	60.21
(e) Impairment of financial instruments and bad debts written off	(2.69)	(23.32)	1.44	(37.57)	(2.69)	(23.32)	1.44	(37.57)
<b>Total expenditure (sum of (a) to (e))</b>	<b>294.37</b>	<b>280.88</b>	<b>279.65</b>	<b>1,137.06</b>	<b>294.37</b>	<b>280.88</b>	<b>279.65</b>	<b>1,137.06</b>
5 <b>Profit before tax (3-4)</b>	<b>146.33</b>	<b>154.12</b>	<b>136.60</b>	<b>587.49</b>	<b>146.33</b>	<b>154.12</b>	<b>136.60</b>	<b>583.70</b>
6 Tax expense								
Current tax	25.18	30.91	26.77	118.28	25.18	30.91	26.77	118.28
Deferred tax	13.20	8.27	4.39	29.77	13.20	8.27	4.39	29.77
<b>Total tax expense</b>	<b>38.38</b>	<b>39.18</b>	<b>31.16</b>	<b>148.05</b>	<b>38.38</b>	<b>39.18</b>	<b>31.16</b>	<b>148.05</b>
7 <b>Net profit for the period / year (5-6)</b>	<b>107.95</b>	<b>114.94</b>	<b>105.44</b>	<b>439.44</b>	<b>107.95</b>	<b>114.94</b>	<b>105.44</b>	<b>435.65</b>
8 Share of profit from associate	-	-	-	-	7.19	5.71	7.09	25.83
9 <b>Profit after tax and share of profit from associate</b>	<b>107.95</b>	<b>114.94</b>	<b>105.44</b>	<b>439.44</b>	<b>115.14</b>	<b>120.65</b>	<b>112.53</b>	<b>461.48</b>
10 Other comprehensive income								
Items that will not be reclassified to profit or loss (net of tax)	(0.26)	(1.01)	(0.03)	(1.07)	(0.26)	(1.01)	(0.03)	(1.07)
<b>Total other comprehensive income for the period net of tax</b>	<b>(0.26)</b>	<b>(1.01)</b>	<b>(0.03)</b>	<b>(1.07)</b>	<b>(0.26)</b>	<b>(1.01)</b>	<b>(0.03)</b>	<b>(1.07)</b>
11 <b>Total comprehensive income (9+10)</b>	<b>107.69</b>	<b>113.93</b>	<b>105.41</b>	<b>438.37</b>	<b>114.88</b>	<b>119.64</b>	<b>112.50</b>	<b>460.41</b>
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
13 Earnings Per Share (EPS) (of ₹10 each) (not annualised for quarter)								
a) Basic (₹)	17.26	18.37	16.85	70.24	18.40	19.29	17.99	73.76
b) Diluted (₹)	17.26	18.37	16.85	70.24	18.40	19.29	17.99	73.76



**REPCO HOME FINANCE LIMITED**

**NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025**

1. The standalone and consolidated financial results for the Quarter ended June 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 07, 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			(₹ in crores)
	30.06.2025	31.03.2025	30.06.2024	Year ended
	Unaudited	Refer Note 5	Unaudited	31.03.2025 Audited
<b>Segment revenue</b>				
a. Housing related finance	440.70	435.00	416.25	1,720.76
<b>Segment results</b>				
a. Housing related finance	107.95	114.94	105.44	435.65
b. Others*	7.19	5.71	7.09	25.83

\*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):

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

4. The Board of Directors of the Company at their meeting held on August 07, 2025 declared interim dividend of ₹2.5/- per equity share at 25% of the face value of Rs.10 each for the Financial Year 2025-26.

5. The figures for the quarter ended March 31, 2025 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 financial year which were subjected to limited review.

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

Place : Chennai  
Date : August 07, 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**  
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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 June 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 June 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.
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.

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

**Ahmedabad | Bengaluru | Bhubaneshwar | Hyderabad | Mumbai | New Delhi**



**R.Subramanian and Company LLP**  
**Chartered Accountants**

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5. The Statement includes comparative figures for the quarter ended June 30, 2024 which have been reviewed by the predecessor audit firm, where they have expressed an unmodified conclusion vide their report dated August 01, 2024 on such financial results.

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: 25245475BMLNOA1222



Place: Chennai

Date: August 07, 2025



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**CHARTERED ACCOUNTANTS**  
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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 June 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 June 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.
4. The Statement includes the results of the following entities:
  - a) Company - Repco Home Finance Limited
  - b) Associate Company - Repco Micro Finance Limited



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**Chartered Accountants**

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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 ₹7.19 Crores and total comprehensive income (before consolidation adjustments) of ₹7.19 Crores for the quarter ended June 30, 2025 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 associate is based solely on the reports of the other auditors 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.

7. The Statement includes comparative figures for the quarter ended June 30, 2024 which have been reviewed by the predecessor audit firm, where they have expressed an unmodified conclusion vide their report dated August 01, 2024 on such financial results.

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: 25245475BMLNOB8356

Place: Chennai

Date: August 07, 2025

