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

RHFL/SE/42/2026-27 **2nd September, 2026**

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
Kind Attn: Listing Department

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir/Madam,

Sub: Business Responsibility & Sustainability Report for the financial year 2025-26

The Business Responsibility & Sustainability Report of the Company for the financial year 2025-26 is attached herewith, pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This is submitted for information and records.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

ANKUSH TIWARI
Digitally signed by ANKUSH TIWARI
Date: 2026.09.02 16:18:47 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

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

ANNEXURE-8 TO DIRECTORS' REPORT

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING

[Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015]

The present report has been compiled in accordance with the guidelines set forth by the Securities and Exchange Board of India (SEBI) for Business Responsibility and Sustainability Reporting (BRSR). Its principal aim is to demonstrate enhanced transparency regarding the ways in which enterprises generate value by actively contributing to a sustainable economy. The report highlights our unwavering dedication to creating long-term value for our stakeholders while simultaneously promoting sustainable development.

SECTION A: GENERAL DISCLOSURES

Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L65922TN2000PLC044655	
2	Name of the Listed Entity	Repco Home Finance Limited	
3	Year of incorporation	2000	
4	Registered office address	Repco Tower, No. 33, North Usman Road, T. Nagar, Chennai 600017	
5	Corporate address	Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel Road, Guindy, Chennai – 600032	
6	E-mail	cs@repcohome.com	
7	Telephone	044-42106650	
8	Website	www.repcohome.com	
9	Financial year for which reporting is being done	Start Date	End Date
	Current Financial Year	01-04-2025	31-03-2026
	Previous Financial Year	01-04-2024	31-03-2025
	Prior to Previous Financial year	01-04-2023	31-03-2024
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) National Stock Exchange of India Limited (NSE)	
11	Paid-up Capital (in Rs.)	Rs.62,56,13,620	
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report		
	Name Of Contact Person	Mr. Ankush Tiwari Company Secretary & Compliance Officer	
	Contact Number Of Contact Person	044-42106650	
	Email ID Of Contact Person	cs@repcohome.com	
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken, together).	Standalone basis including all the Branches and Corporate Office	

14	Whether the company has undertaken reasonable assurance of the BRSR Core?	No
15	Name of assurance provider	Not Applicable
16	Type of assurance obtained	Not Applicable

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial Services	The Company's business is predominantly in providing home loans for the purchase or construction of houses, repairs & renovation of existing houses and providing loan against property	99.14%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	The Company's business is predominantly in providing home loans for the purchase or construction of houses, repairs & renovation of existing houses and providing loan against property	64910	99.14%

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	Not Applicable*	253#	253
International		Nil	Nil

* The Company is a Non-Banking Financial Company - Housing Finance Company (NBFC-HFC), hence does not undertake any manufacturing activity.

Includes Registered Office, Corporate Office, Regional Offices, Branches and Satellite centre as of 31st March, 2026; Pan India presence spread across 12 States and 1 Union territory.

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	12 States and 1 Union Territory
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Nil

c. A brief on types of customers

The company offers its services to all income groups which include both salaried and non-salaried customers. Our self-employed clients usually are small business owners, and our salaried customers typically work for small businesses.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No	Particulars	Total	Male		Female		Other	
		(A)	No. (B)	% (B / A)	No. (C)	% (C/A)	No. (H)	% (H / A)
EMPLOYEES								
1.	Permanent (D)	1384	1055	76.23%	329	23.77%	0	0
2.	Other than Permanent (E)	209	97	46.41%	112	53.58%	0	0
3.	**Total employees (D + E)**	**1593**	**1152**	**72.32%**	**441**	**27.68%**	**0**	**0**
WORKERS								
4.	Permanent (F)	NA	NA	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA	NA	NA
6.	**Total workers (F + G)**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

b. Differently abled Employees and workers:

S. No	Particulars	Total	Male		Female		Other	
		(A)	No. (B)	% (B / A)	No. (C)	% (C / A)	No. (H)	% (H / A)
DIFFERENTLY ABLED EMPLOYEES								
1.	Permanent (D)	1	1	100	-	-	-	-
2.	Other than Permanent (E)	-	-	-	-	-	-	-
3.	Total differently abled employees (D + E)	1	1	100	-	-	-	-
DIFFERENTLY ABLED WORKERS								
4.	Permanent (F)	NA	NA	NA	NA	NA	NA	NA
5.	Other than permanent (G)	NA	NA	NA	NA	NA	NA	NA
6.	Total differently abled workers (F + G)	NA	NA	NA	NA	NA	NA	NA

21. Participation/Inclusion/Representation of women

	Total (A)*	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	1	11.11%
Key Management Personnel	4	1	25%

* As of 31st March 2026.

22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

	FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	16.15%	5.8%	21.95%	12.5%	1.51%	14.01%	11.2%	4.42%	15.62%
Permanent Workers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding/ subsidiary/ associate companies/ joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Repco Micro Finance Limited	Associate	31.85%	No

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in Rs.) 1,795.79 Crores

(iii) Net worth (in Rs.) 3,904.90 Crores

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	NA	0	0	NA
Investors (other than shareholders)	Yes	0	0	NA	0	0	NA
Shareholders	Yes	0	0	NA	4	0	NA
Employees and workers	Yes	3	0	The Company received 3 whistle blower complaints and the same have been closed as on 31st March, 2026.	0	0	NA
Customers	Yes	1481	6	-	922	4	-
Value Chain Partners	Yes	0	0	NA	0	0	NA
Other (please specify)	Yes	0	0	NA	6	0	The Company received complaints pertaining to CSR projects which were examined and the report was placed before the CSR Committee and the Board. Further, the CSR committee and the Board took note Of completion of CSR projects against which complaint was made.

- Link for Customer Grievance Redressal Policy: https://www.repcohome.com/grievances
- The Board has constituted a sub-Committee viz., Stakeholder Relationship Committee for the redressal of grievances of its stakeholders.
- The Company's Whistle Blower Policy is available to all employees: https://www.repcohome.com/policies-and-codes

26. Overview of the entity's material responsible business conduct issues

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Financial Inclusion	Opportunity and Risk	**Opportunity:** The real estate sector, a key driver of economic growth, has demonstrated strong momentum across both residential and commercial segments. India's housing finance market remains significantly underpenetrated, particularly in semi-urban and rural areas, presenting substantial growth opportunities. Policy and regulatory initiatives by the Government of India, such as PMAY, interest subsidy schemes, and GST reforms, along with increasing urbanization and supportive interest rate measures by the RBI, have led to a structural shift in demand within the real estate sector, especially in affordable housing. **Risk:** A significant portion of customers in the middle- and lower-income segments lack formally documented income streams, making cash flow assessment challenging. These borrowers are inherently more vulnerable to adverse economic conditions, changes in government policies, and external shocks such as natural calamities, which may impact their repayment capacity and increase credit risk	RHFL is adopting higher customer due diligence and put in place strong underwriting process, risk management policies and procedures to assess the customers' willingness to pay and ability to pay at the pre- sanction level itself. RHFL has implemented stringent credit appraisal processes and highly conservative Loan to value ratio and Income to Instalment ratio in the credit sanctioning process which will avert quick mortality and result in lower delinquency. Moreover, the improved collection mechanism employed across all branches also helps in improving the collection efficiency in respect of self-employed and cash salary customers of the Company. RHFL follows systematic approach in identifying and mitigating the risk involved in Credit, Market and Operational Risk including outsourcing risks, and periodically reports to risk management committee. RHFL continues to leverage data and analytics capabilities to identify early signals of NPA trend formation through Cohort (Vintage Curve) analysis,	**Positive:** The home loan market size in India is currently valued at approximately ₹37 Trillion as of September 2025 as per NHB Report on Trend & Progress of Housing in India, 2025. The expected growth in home loan market for next 5 years as per Care Edge ratings is ₹70 Trillion with a CAGR of 15%, presenting significant opportunities for all types of financial institutions. Factors such as population growth, urbanization, increasing income, and government initiatives like PMAY and interest subsidies are driving the demand for home loans in the country. There is huge potential for the housing loan and mortgage loan market, especially in the self-employed and MSME customers in semi-urban and Rural areas. RHFL will use this opportunity to its benefit and penetrate into Semi Urban and Rural areas to improve its business further in the upcoming years.

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
				Migration matrix, key risk indicator (KRI) monitoring, etc.. The company also conducts periodic stress testing to assess the sustainability of its business, even during periods of financial stress. These insights support proactive risk management, enabling timely corrective actions and strengthening portfolio resilience	**Negative:** The exposure to Non-Documented segment may result in relatively higher credit costs and provisioning requirements during periods of economic stress or adverse external events.
2	Corporate governance	Opportunity	The Company follows strong corporate governance practices that ensure compliance with legal and regulatory requirements, robust internal control systems, thorough risk assessment, and timely, accurate disclosure of information. These practices promote accountability and transparency across the organization	Not applicable	**Positive:** An efficient corporate governance system ensures timely regulatory compliance, mitigating legal and compliance risks while reducing the likelihood of penalties.
3	Retention of human Capital	Opportunity	Retention of skilled and talented employees is critical to the Company's growth and success. High attrition poses a key risk to productivity and service quality, while also presenting an opportunity to strengthen HR practices. The Company has undertaken targeted initiatives to enhance employee engagement, improve satisfaction, and reduce attrition across all levels, thereby supporting overall organizational performance	Not applicable	**Positive:** Enhanced HR policies and processes are expected to positively impact the Company by improving employee satisfaction and productivity. The introduction of quality-driven training programs, facilitated by professional institutes, will help reduce attrition and associated replacement costs.

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
4	Data Security	Opportunity and Risk	Safeguarding customer data from cyberattacks, data security, and customer privacy is of utmost importance for the Company otherwise it may have major repercussions for customers and also for the Company which may result in non-compliance, financial risks, and reputational damage.	The Company has identified and assessed information security risks and strengthened data security by implementing data classification mechanisms and designating asset owners responsible for managing critical data assets. Additionally, the Company has enhanced its security posture through the implementation of Privileged Access Management (PAM) and Privileged Identity Management (PIM) solutions to protect critical infrastructure, strengthen accountability and monitoring, and ensure compliance with regulatory requirements. Further, the Company has implemented Data Loss Prevention (DLP) solutions and established a 24x7 Security Operations Centre (SOC) with Security Information and Event Management (SIEM) capabilities for continuous monitoring, threat detection, and incident response	**Positive:** Strengthening Governance, Risk, and Compliance (GRC) practices and investing in advanced information security solutions such as encryption mechanisms, Security Orchestration, Automation and Response (SOAR) and dark web monitoring have positive financial implications by reducing cyber security risks, minimizing the likelihood of data breaches, avoiding regulatory penalties, and protecting the Company from operational and reputational losses. **Negative:** Inadequate management of information security risks may result in negative financial implications arising from cyber incidents, data leakage, regulatory actions, legal liabilities, operational downtime, and loss of business opportunities.
5	Enhancement in Digitization	Opportunity and Risk	**Opportunity:** The Company has implemented digitization through the adoption of new software covering the entire loan process cycle, from lead generation to loan closure, along with a mobile application for customer onboarding. Digitization across all functions of the	The Company has embarked on its digitization journey by implementing robust firewalls, data encryption mechanisms, and other security measures across its digital platforms. In addition, periodic Information Security (IS) audits, Vulnerability Assessments, and Penetration Testing	**Positive:** Engaging the customer digitally will enhance customer satisfaction and also increase the productivity of the branches. The lending software enables credit appraisal more user- friendly and the automation of various verification processes in

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			Company ensures Straight Through Processing (STP) across various business applications on an end-to-end basis. **Risk:** Ensuring data security and customer privacy is critical to protecting customer information from cyber-attacks and data breaches.	(VAPT) have been completed for all applications. VAPT for the infrastructure is currently in progress and is nearing completion. Further the Company has undertaken several initiatives to strengthen its cybersecurity posture and IT infrastructure resilience. In the area of email security, the implementation of Domain-based Message Authentication, Reporting and Conformance (DMARC) has improved protection against phishing and spoofing attacks, while also providing enhanced visibility into email communication channels. To ensure data integrity and business continuity, a comprehensive backup and recovery framework has been established through the deployment of an enterprise-grade backup solution. This has strengthened the Company's ability to efficiently manage backup and restoration of databases and virtual environments, thereby improving disaster recovery preparedness.	this software helps in a safe and faster lending process. The data storage is more secure and user-friendly MIS helps in quick decision-making. **Negative:** Frequent disruptions and server/ software downtime will adversely impact the quality of service and in productivity of branches. Putting in place high- end data base management and maintenance systems involves huge costs. Any customer data leakage, data compromise in the various third-party vendor systems forming part of our lending software, and the resultant reputational damage and cost involved in legal fees and regulatory penalties.
6	Customer Experience	Risk and Opportunity	RHFL is dedicated to providing a wide range of financial products, with a strong focus on the housing finance sector, catering to customers across all income segments. In this customer-driven industry, the quality of customer experience is a critical determinant of success.	The Company emphasizes ethical conduct, courteous interactions, and responsible business practices while dealing with customers. All customer complaints and dissatisfaction are addressed promptly and with due care to ensure timely resolution and improved service experience.	**Positive:** Positive customer experience fosters satisfaction, builds trust, and enhances the Company's image as a responsible and customer-centric financial institution. By focusing on improving service delivery, responsiveness, and transparency, RHFL can strengthen customer loyalty, encourage repeat business, and benefit from

S. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			Every touchpoint whether during loan application, disbursement, repayment, or service support plays a significant role in shaping the customer's perception of the Company. An undesirable or inconsistent customer experience can lead to, erosion of customer trust. This not only damages the Company's reputation but may also result in a loss of customers, thereby directly impacting business performance and growth		word-of-mouth referrals. These improvements not only reinforce the Company's reputation but also serve as a competitive advantage in the housing finance sector, driving sustainable business growth. **Negative:** Poor customer experience - such as delays, lack of transparency, or ineffective communication-can result in dissatisfaction and loss of trust. This may lead to customer attrition, reputational damage, and reduced market presence. Over time, it can adversely impact revenue, customer retention, and growth prospects.
7	Corporate Social Responsibility (CSR)	Opportunity	CSR as a vital component of its long-term commitment to inclusive and sustainable development. The Company recognizes that business success is not solely measured by financial performance, but also by the positive social impact it creates. In line with this vision, the Company has embraced CSR as a strategic tool to address critical social and environmental issues. During the year, the Company contributed to various CSR programs, with a focus on Preventive Health Care, Promoting Education, Rural Development, and other sectors.	Not applicable	**Positive:** Company's CSR initiatives reflect its deep-rooted belief in the importance of human development, social equity, and environmental stewardship as core pillars of responsible business. It considers these efforts not as philanthropic acts alone, but as investments in the long-term well-being of the communities it serves. This proactive approach positions Opportunity Company as a socially responsible corporate citizen that contributes meaningfully to national development goals, while fostering trust and goodwill among stakeholders.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									

1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Yes								
b. Has the policy been approved by the Board? (Yes/ No)	Yes								
Particulars of the Policy	Anti-Bribery, Anti-Corruption and Ethical Policy	Supplier Code of Conduct	Health and Safety Policy	Stakeholder Management Policy	Human Rights Policy	Environmental Management Policy	Responsible Advocacy Policy	Corporate Social Responsibility Policy	Cyber Crisis Management Plan
c. Web Link of the Policies, if available	https://www.repcohome.com/policies-and-codes								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes We anticipate that all of our value chain partners will conduct themselves with the same moral principles and business practices that the Company upholds.								
4. Name of the national and international codes / certifications / labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable. The Company has no national or international codes/ certifications/label standards								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements Please refer Update on Environmental, Social, and Governance (ESG) in Director's report									

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Overseen and monitored by Audit Committee Supervised by: **Mr. Thangappan Karunakaran** Managing Director & CEO DIN 09280701
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Wherever required sustainability related issues will be placed before the Audit Committee. **Mr. Thangappan Karunakaran,** Managing Director & CEO supervises the sustainability related issues.

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	The Company periodically reviews all policies atleast once in 3 years and necessary changes are made to the policies and processes as and when required.																	
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Company is in compliance with the extant regulations as applicable.																	

	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	No								

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	Not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Note: This particular section is not applicable to the Company as the Company's policies comprehensively cover all aspects as required under each of the 9 principles.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

Various principles of BRSR reporting have been grouped into Environmental, Social and Governance parameters only for better understanding and no changes in the regulatory reporting requirements have been made. Principles falling in Environmental parameters are denoted by "E", Principles falling in Social parameters are denoted by "S", and Principles falling in Governance parameters are denoted by "G".

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable – G

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	Nil	NA	NA
Key Managerial Personnel	Nil	NA	NA
Employees other than BOD and KMPs	1	POSH Awareness	46.96%
Workers	Nil	NA	NA

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
Particulars	**NGRBC Principle**	**Name of the regulatory/ enforcement agencies/ judicial institutions**	**Amount (In INR)**	**Brief of the Case**	**Has an Appeal been preferred? (Yes/No)**
Penalty/ Fine	Nil				
Settlement					
Compounding fee					

Non-Monetary					
Particulars	**NGRBC Principle**	**Name of the regulatory/ enforcement agencies/ judicial institutions**	**Amount (In INR)**	**Brief of the Case**	**Has an Appeal been preferred? (Yes/No)**
Imprisonment	Nil				
Punishment					

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Not Applicable	

4. Does the entity have an anti- corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes

Web-link to the policy: https://www.repcohome.com/policies-and-codes

5. Number of Directors / KMPs / employees / workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery / corruption:

	FY 2025-26	FY 2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

6. Details of complaints with regard to conflict of interest:

	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Nil

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2025-26	FY 2024-25
Number of days of accounts payables	Not Applicable	

We are a housing finance company and our nature of business primarily revolves around delivering services rather than dealing with tangible goods or inventory. Hence, we do not typically incur accounts payables in the conventional sense. Therefore, this parameter is not relevant for us.

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	Not Applicable	
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	Not Applicable	
	b. Sales (Sales to related parties / Total Sales)		
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)		
	d. Investments (Investments in related parties/Total Investments made)		

Leadership Indicators

1. **Awareness programmes conducted for value chain partners on any of the Principles during the financial year:**

Sr.No	Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil			

2. **Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)**

   Yes. An annual declaration is obtained from Directors, Key Managerial Personnel and Senior Management Personnel concerning their interests in other entities, and ensures requisite approvals, as required under the applicable guidelines as well as the Company's policies, are in place before transacting with such individuals/entities. The Directors, Key Managerial Personnel and Senior Management Personnel should observe highest standards of ethics and integrity. They should be working with the best of their ability and judgement.

PRINCIPLE 2

Businesses should provide goods and services in a manner that is sustainable and safe- E

Essential Indicators

1. **Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Nil
Capex	Nil	Nil	Nil

2. a. **Does the entity have procedures in place for sustainable sourcing?**

   No. The Company is primarily involved into offering housing finance services and the majority of the resources used are for operational purposes only. However, as a responsible Company, we intend to have sustainable sourcing wherever possible

   b. **If yes, what percentage of inputs were sourced sustainably?**

   Not applicable

3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste (d) other waste.**

   The Company is a housing finance Company, and this section is not relevant to our product or operations.

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

   The Company is a housing finance Company and does not engage in manufacturing activities, hence, this section is not relevant to the operations of the Company

Leadership Indicators

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No)	If yes, provide the web-link.
64910	Housing Finance	99.14%	Not Applicable	No	No	No, the company has not conducted lifecycle assessment during the financial year 2025-26.

2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

Name of Product / Service	Description of the risk / concern	Action Taken
Nil	Nil	Nil

3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
	Not Applicable	Not Applicable

4. **Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:**

	FY 2025-26			FY 2024-25		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	-	-	-	-	-	-
E-waste	-	-	-	-	-	-
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	-	-	-	-

5. **Reclaimed products and their packaging materials (as percentage of products sold) for each product category.**

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable	

PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains- S

Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	1055	1055	100%	1055	100%	NA	NA	1055	100%	-	-
Female	329	329	100%	329	100%	329	100%	NA	NA	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	1384	1384	100%	1384	100%	329	100%	1055	100%	-	-
Other than Permanent employees											
Male	97	97	100%	-	-	NA	NA	97	100%	-	-
Female	112	112	100%	-	-	112	100%	NA	NA	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	209	209	100%	-	-	112	100%	97	100%	-	-

b. Details of measures for the well-being of workers:

Category	% of workers covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	NA										
Female											
Other											
Total											
Other than Permanent workers											
Male	NA										
Female											
Other											
Total											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2025-26 (in Rs. Crores)	FY 2024-25 (in Rs. Crores)
Cost incurred on well- being measures	148.50	119.92
Total revenue of the Company	1795.79	1711.99*
Cost incurred on well- being measures as a % of total revenue of the company	8.27%	7%

*restated, please refer notes to financial statements

2. **Details of retirement benefits, for Current Financial Year and Previous Financial Year.**

Benefits	FY 2025-26			FY 2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/NA)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	-	Y	100%	-	Y
Gratuity	As per Code on Social Security, 2020, it is paid post five years of continuous service with the company					
ESI	12%	-	Y	9%	-	Y
Others - please specify	Nil	Nil	Nil	Nil	Nil	Nil

3. **Accessibility of workplaces**

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, most of the company's offices operate from rental premises with shared building access. Entry for all employees and staff is managed through access provisions provided by the property owner or facility management.

4. **Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

Yes, the Company is committed of treating all its employees and job applicants equally. The policy is hosted at https://www.repcohome.com/policies-and-codes

5. **Return to work and Retention rates of permanent employees and workers that took parental leave.**

	Permanent employees		Permanent workers	
Gender	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	NA	NA
Female	100%	100%	NA	NA
Other	NA	NA	NA	NA
Total	100%	100%	NA	NA

6. **Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.**

	Yes/No (If Yes, then give details of the mechanism in brief)	Remark
Permanent Workers	Not applicable	-
Other than Permanent Workers	Not applicable	
Permanent Employees	Any employee who wishes to file a complaint may do so by contacting the human resources department, which will subsequently investigate the issue. The company is a lean organization and operates with an open door approach. Also, the employees have access to the senior management/ business heads /HR Head to raise their concerns. The company is also having a whistle-blower mechanism to raise complaints.	
Other than Permanent Employees		

7. **Membership of employees and worker in association(s) or Unions recognized by the listed entity:**

Category	FY 2025-26			FY 2024-25		
	Total employees/ workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees/ workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D /C)
Total Permanent Employees						
- Male	-	-	-	-	-	-
- Female	-	-	-	-	-	-
- Others	-	-	-	-	-	-
Total Permanent Workers						
- Male	-	-	-	-	-	-
- Female	-	-	-	-	-	-
- Others	-	-	-	-	-	-

8. **Details of training given to employees and workers:**

Category	Total (A)	FY 2025-26				Total (D)	FY 2024-25			
		On Health and safety measures		On Skill upgradation			On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F /D)
Employees										
Male	1055	-	-	486	46.07%	964	-	-	537	55.71%
Female	329	-	-	79	24.01%	292	-	-	239	81.85%
Others		-	-	-		-	-	-	-	-
Total	1384	-	-	565	40.82%	1256	-	-	776	61.78%
Workers										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

9. **Details of performance and career development reviews of employees and worker:**

Category	FY 2025-26			FY 2024-2025		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	1055	727	68.91%	964	670	69.50%
Female	329	235	71.43%	292	232	79.45%
Others	-	-	-	-	-	-
Total	1384	962	69.51%	1256	902	71.82%
Workers						
Male	-	-	-	-	-	-
Female	-	-	-	-	-	-
Others	-	-	-	-	-	-
Total	-	-	-	-	-	-

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

We are committed to strengthening the systems and processes to ensure the safety and well being of our employees. The company is involved in providing housing finance services and there are no occupational health and safety risks associated with the work

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

We have been doing the required inspection to ensure that employees are provided the awareness towards safety measures in case of emergencies

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

Yes. We encourage the employees to promptly inform their HR / Administrative heads of any hazard, incidents in work place.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes, the company has taken group life insurance and group medical insurance policies for all its employees. The company has also provided ESI facilities to a certain section of the employees. Moreover, the company has also taken a group insurance for all its employees who have availed housing loans so that in case of any unfortunate event death of employee the family finances are not affected.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

Maintaining a safe and healthy work environment for all employees is a priority for the company. Also, the company runs a fire safety evacuation simulation to teach the staff what to do in an emergency and how to utilize a fire extinguisher. These drills are performed with the intention of maintaining workplace safety standards.

13. Number of Complaints on the following made by employees and workers:

	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	NA
Working Conditions	NA

15. **Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

    There have been no safety incidents, and no corrective action was required. The company is committed for continuous improvement of the workplace

Leadership Indicators

1. **Does the entity extend any life insurance or any compensatory package in the event of death of**

    a. Employees (Y/N)

    Yes, the Company provides accident insurance coverage to its employees.

    In such untoward incidents, the Company settles the benefits like provident fund, gratuity, and leave encashment a priority basis. The Company takes an insurance to cover housing loan liability taken by its employee from the Company in case of unfortunate event of death.

    b. Workers (Y/N).

    Not applicable

2. **Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

    The entity ensures compliance by incorporating statutory obligations in line with applicable laws of EPF and ESI. Vendors are required to submit periodic compliance documents and payments are linked to verification to ensure timely deposit of statutory dues.

3. **Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26	**FY 2024-25**	**FY 2025-26**	**FY 2024-25**
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

4. **Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)**

    The company is having diverse employee base and has not undertaken any retrenchment of employees. Currently, the company is not having any transition assistance programs

5. **Details on assessment of value chain partners:**

% of value chain partners (by value of business done with such partners) that were assessed	
Health and safety practices	NA
Working Conditions	NA

6. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

    Nil

PRINCIPLE 4

Businesses should respect the interests of and be responsive to all its stakeholders, especially those who are disadvantaged, vulnerable and marginalized. - S

Essential Indicators

1. **Describe the processes for identifying key stakeholder groups of the entity.**

   We have identified key stakeholder groups for the entity as organizations, people, or a group of people that may be helpful in its growth journey and it includes but is not limited to customers, Board of Directors, employees, regulators, lenders, shareholders, auditors, NGOs, insurance partners, DSAs, research analysts, etc. We believe it is an ongoing process and continues its endeavor to identify the key stakeholder groups

2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Branch, SAT centers of the Company, Website of the Company, Emails, SMS and Phone Calls	Ongoing	Maintain regular communication with the customers during the loan's duration and redress any difficulty they may face, in order to deliver top-notch customer service. Additionally, on the company's foundation day, all branches conduct a formal customer engagement program to hear their views/suggestions
Board of Directors	No	Emails, Phone Calls, Board Meetings, Board's Sub Committees Meetings, Written Communications	Ongoing	Financial Performance, Corporate Governance, Regulatory Compliance, Risk Management, Internal Controls and Audit, Stakeholder Relationships, CSR, OTS, Loan sanctions
Employees	No	Email communications, Physical/ Virtual Meetings, Appraisals processes, trainings, Intranet or Internal Company website	Ongoing	Employee Welfare Programs, training and development sessions, performance review programs and communicating Company goals and strategy
Regulators	No	Emails, Phone Calls, Online portal, Written Correspondence, Regulatory Filings	Ongoing	Listing Compliance, Corporate Actions, Compliance with Regulatory Requirements, Investor Relations, Regulatory Updates and Guidance, Inspection
Lenders	No	Emails, Phone Calls, Regulatory Filings	Ongoing	Discussion on borrowings, Terms of borrowings, Relationship Management, legal documents
Shareholders	No	Quarterly reports, annual reports, Annual General Meetings (AGMs), Email, newspaper advertisement, website, intimation to stock exchanges, quarterly financials and investor concalls	Ongoing	To keep them informed about the development in the Company, performance, compliance, Governance, business outlook

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Auditors	No	Meetings, Emails, Phone calls, Video Conferencing, Documentation	Ongoing	Financial Audit, Financial results, Compliance Audit, Regulatory disclosures
NGOs	No	Meetings, Emails, Phone calls, Site Visit, Documentation	Ongoing	Discussion on their activities, understanding of their requirement for CSR support, implementation of the CSR project
Insurance Partners	No	Meetings, Emails, Phone Calls	Ongoing	Discussion on performance, prospective tie-ups, review.
Direct Selling Agents (DSAs)	No	Meetings, Emails, Phone Calls	Ongoing	Discussion on business, prospective tie-ups, industry outlook
Research Analyst	No	Meetings, Emails, Phone Calls, Concalls, Website	Ongoing	Discussion on the development of the Company, its performance, and future plans.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

   We actively encourage continuous and active engagement with stakeholders to improve communication of strategies and performance through various models including but not limited to Annual General Meeting, Analyst Calls, Investor meetings etc. Continuous engagement helps align expectations and allows the Company to deliver better services to stakeholders. The Board is kept updated on the developments, and performance of the Company.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

   Yes, suggestions from stakeholders are considered and acted upon wherever feasible.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

   a. Collaboration with NGOs and Government

      We have collaborated with the NGOs and the Government through CSR initiatives for various CSR projects related to promoting education, preventive healthcare, rural development etc which helped vulnerable/ marginalized groups.

   b. Complaint Redressal System

      We have a comprehensive resolution mechanism to address any concerns or grievances raised by vulnerable or marginalized stakeholder groups, ensuring that their concerns are heard and action is taken to address them.

Repco Home Finance

PRINCIPLE 5

Businesses should respect and promote human rights – S

Essential Indicators

1. **Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	1384	Nil	Nil	1256	Nil	Nil
Other than permanent	209	Nil	Nil	171	Nil	Nil
Total Employees	1593	Nil	Nil	1427	Nil	Nil
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	NA	NA	NA	NA	NA	NA

2. **Details of minimum wages paid to employees and workers, in the following format:**

Category	FY 2025-26					FY 2024-25				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent	1384	0	0	1384	100	1256	0	0	1256	100
Male	1055	0	0	1055	100	964	0	0	964	100
Female	329	0	0	329	100	292	0	0	292	100
Others	-	-	-	-	-	-	-	-	-	-
Other than permanent	209	0	0	209	100	171	0	0	171	100
Male	97	0	0	97	100	84	0	0	84	100
Female	112	0	0	112	100	87	0	0	87	100
Others	-	-	-	-	-	-	-	-	-	-
Workers										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. **Details of remuneration/salary/wages**

a. **Median remuneration / wages:**

	Male		Female		Others	
	Number**	**Median remuneration/ salary/ wages of respective category**	**Number****	**Median remuneration/ salary/ wages of respective category**	**Number**	**Median remuneration/ salary/ wages of respective category**
Board of Directors	6*	33,92,500	1	31,35,000	-	-
Key Managerial Personnel	3^	44,96,177	1	57,15,187	-	-
Employees other than Board of Directors and KMP	1254	6,99,425	349	5,74,860	-	-
Workers	-	-	-	-		

* Excluding Managing Director & CEO and Whole-time director

^ KMP includes MD & CEO and Whole-time director

** Board, KMP and employee numbers and remuneration are considered for the FY 2025-26 even if the Director / Officials were associated with the Company during part of the financial year.

b. **Gross wages paid to females as % of total wages paid by the entity, in the following format:**

	FY 2025-26 (in Rs. Crores)	FY 2024-25 (in Rs. Crores)
Gross wages paid to females	21.67	18.02
Total Wages	105.96	89.43
Gross wages paid to females as % of total wages	20.46%	20.15%

4. **Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)**

Yes, General Manager – Human Resource supervises the human resource function and is responsible for addressing the same

5. **Describe the internal mechanisms in place to redress grievances related to human rights issues.**

We have established a Whistle Blower Mechanism to facilitate reporting of any unethical functioning. The company conducts its operations in a way that promotes the rights and dignity of every person while also making sure that all relevant legal obligations are met. The company is committed to taking prompt corrective action in the event of any actual or potential violations of the company code, regulations, or laws, including those involving violations of human rights. Also, the employees have access to Senior Management / Business Heads / HR Head to raise their Concerns.

6. **Number of Complaints on the following made by employees and workers:**

	FY 2025-26			FY 2024-25		
	Filed during the year	**Pending resolution at the end of year**	**Remarks**	**Filed during the year**	**Pending resolution at the end of year**	**Remarks**
Sexual Harassment	NIL	NIL	NA	NIL	NIL	NA
Discrimination at workplace	NIL	NIL	NA	NIL	NIL	NA
Child Labour	NIL	NIL	NA	NIL	NIL	NA
Forced Labour/Involuntary Labour	NIL	NIL	NA	NIL	NIL	NA
Wages	NIL	NIL	NA	NIL	NIL	NA
Other human rights related issues	NIL	NIL	NA	NIL	NIL	NA

7. **Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	FY 2025-26	FY 2024-25
(i) Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
(ii) Average number of female employees/workers at the beginning of the year and as at end of the year	410	369
(iii) Complaints on POSH as a % of female employees / workers	0	0
(iv) Complaints on POSH upheld	0	0

8. **Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

   The Company maintains a zero-tolerance policy towards sexual harassment as part of its commitment to ensuring a safe and respectful workplace. Employees are encouraged to report any concerns, and all complaints are addressed promptly and appropriately. The Company also has a Whistleblower Policy in place, enabling individuals to report unethical behavior without fear of victimization or discrimination, thereby promoting transparency and accountability.

9. **Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

   Given the nature of our operations, the scope of human rights requirements in business agreements and contracts is relatively less.

10. **Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Nil
Forced/involuntary labour	Nil
Sexual harassment	Nil
Discrimination at workplace	Nil
Wages	Nil
Others - please specify	Nil

11. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.**

    Not Applicable

Leadership Indicators

1. **Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints.**

   There was no case of human rights grievances/complaints during the financial year 2025-26 and hence changes in the business process were not required.

2. **Details of the scope and coverage of any Human rights due-diligence conducted.**

   No specific human rights due diligence was conducted.

3. **Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

   Most of the company's offices are currently operating through rental premises wherein there is a shared entry for the building. All of the company's employees and differently-abled visitors follow the access provided by the owner/facility where the offices are rented.

4. Details on assessment of value chain partners:

% of value chain partners (by value of business done with such partners) that were assessed	
Sexual harassment	NIL
Discrimination at workplace	
Child labour	
Forced/involuntary labour	
Wages	
Others - please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

No corrective actions pertaining to the above question 4 were required by the Company

PRINCIPLE 6:

Businesses should respect and make efforts to protect and restore the environment: E

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Whether total energy consumption and energy intensity is applicable to the Company:	No	
Revenue from Operations	**FY 2025-26 (in Rs. Crores)**	**FY 2024-25 (in Rs. Crores)**
	1,795.79	1,711.99

Parameter	**FY 2025-26 (in Rs.)**	**FY 2024-25 (in Rs.)**
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption sources through (C)	-	
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	2,48,53,684	2,02,02,843
Total fuel consumption (E) *	7,69,733	33,49,188
Energy consumption sources through (F)	-	
Total energy consumed from non- renewable sources (D+E+F)	2,56,23,417	2,35,52,031
Total energy consumed (A+B+C+D+E+F)	2,56,23,417	2,35,52,031
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	-	-
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	-	-
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

The company is having primary business of providing housing finance and the Company is not involved in any manufacturing activities. Hence, the energy consumption is not intensive. Therefore arriving at energy consumption in unit was operationally challenging. However, the Company is cautious for optimum utilization of energy and wherever possible suitable steps are taken to save energy.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any**

No, the Company has not been identified as Designated Consumers (DCs) under the Performance, Achieve and Trade (PAT) scheme of the Government of India

3. **Provide details of the following disclosures related to water, in the following format:**

The company does not engage in manufacturing activities, and water consumption is limited solely to the personal use of employees. No water is utilized for commercial or operational processes. Additionally, the company primarily operates from rented premises, where facilities are shared with other tenants. The Company remains committed to conserving water and ensuring its efficient and responsible use.

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**-**	**-**
Total volume of water consumption (in kilolitres)	14661.43	10628.48
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	8.16	6.21
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	166.06	128.26
Water intensity in terms of physical output	-	-
Water intensity (optional) - the relevant metric may be selected by the entity	-	-

The quantity of water (in litres) per employee derived from the available data in line with CGWA Guidelines - Estimation of Water Requirement for Drinking and Domestic Use, which provides for 45 litres per person per working day. Total water consumption is derived considering total average head count, total average working days and water requirement per person per working days as specified above. For the purpose of calculation of water intensity, conversion factor of 20.34 INR/USD and 20.66 INR/USD has been considered for adjusted PPP as published by International Monetary Fund (IMF) for FY 2025-26 and FY 2024-25 respectively.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

4. **Provide the following details related to water discharged:**

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(ii) To Groundwater		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(iii) To Seawater		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(iv) Sent to third-parties		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(v) Others		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	**Nil**	**Nil**

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

The Company has not conducted any independent assessment/ evaluation by an external agency

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation**

No, however, as a responsible company, we are committed to the efficient usage of water.

6. **Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY 2025-2026	FY 2024-2025
NOx	Nil	Nil	Nil
SOx	Nil	Nil	Nil
Particulate matter (PM)	Nil	Nil	Nil
Persistent organic pollutants (POP)	Nil	Nil	Nil
Volatile organic compounds (VOC)	Nil	Nil	Nil
Hazardous air pollutants (HAP)	Nil	Nil	Nil
Others - please specify	Nil	Nil	Nil

The majority of the company's operations take place indoors and are unrelated to industrial processes, which frequently produce large air emissions. Because of this, emissions from our operations are low.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

7. **Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO^2, CH^4, N_2O, HFCs, PFCs, SF^6, NF^3, if available)	Metric tonnes of CO^2 equivalent	Nil	Nil
Total Scope 2 emissions (Break-up of the GHG into CO^2, CH^4, N_2O, HFCs, PFCs, SF^6, NF^3, if available)	Metric tonnes of CO^2 equivalent	Nil	Nil
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Nil	Nil	Nil
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Nil	Nil	Nil
Total Scope 1 and Scope 2 emission intensity in terms of physical output	**Nil**	**Nil**	**Nil**
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	**Nil**	**Nil**	**Nil**

Given the nature of the company's operations, emissions are relatively low. Additionally, it is operationally challenging to compile and consolidate such data across all branches and SAT centres.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

8. **Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

The company is cautious of its carbon footprint and has implemented energy-efficient measures, including the use of LED lighting and energy-efficient air conditioning wherever possible. Additionally, it takes appropriate steps to minimize plastic usage wherever feasible.

9. **Provide details related to waste management by the entity, in the following format:**

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste **(A)**	Nil	Nil
E-waste **(B)**	Nil	Nil
Bio-medical waste **(C)**	Nil	Nil
Construction and demolition waste **(D)**	Nil	Nil
Battery waste **(E)**	Nil	Nil
Radioactive waste **(F)**	Nil	Nil
Other Hazardous waste. Please specify, if any. **(G)**	Nil	Nil
Other Non-hazardous waste generated **(H)**. Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Nil	Nil
Total (A+B + C + D + E + F + G + H)	Nil	Nil
Parameter	**FY 2025-26**	**FY 2024-25**
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	Nil	Nil

Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	Nil	Nil
Waste intensity in terms of physical output	Nil	Nil
Waste intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste	**FY 2025-26**	**FY 2024-25**
(i) Recycled	Nil	Nil
(ii) Re-used	Nil	Nil
(iii) Other recovery operations	Nil	Nil
Total	**Nil**	**Nil**
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste	**FY 2025-26**	**FY 2024-25**
(i) Incineration	Nil	Nil
(ii) Landfilling	Nil	Nil
(iii) Other disposal operations	Nil	Nil
Total	**Nil**	**Nil**

The Company is not engaged in manufacturing activities and the waste generated is minimal which is disposed in accordance with facilities provided by the local authorities. The Company is cautious about disposal of waste and adhere to the instructions issued by local authorities

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

10. **Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.**

    Given the nature of its business, the company does not have any usage of hazardous or toxic chemicals.

11. **If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/ clearances are required, please specify details in the following format:**

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N)	If no, the reasons there of and corrective action taken, if any.
Not applicable, the company is not having its operations/offices in/around ecologically sensitive areas.				

12. **Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:**

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable					

13. **Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:**

S. No.	Specify the law / regulation/ guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Yes, the company is compliant with the applicable environmental law/regulations/guidelines in India.				

Leadership Indicators

1. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):**

   Not applicable

   For each facility / plant located in areas of water stress, provide the following information:

   Name of the area : Nil

   Nature of operations: Nil

   Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	Nil	Nil
(ii) Groundwater	Nil	Nil
(iii) Third party water	Nil	Nil
(iv) Seawater / desalinated water	Nil	Nil
(v) Others	Nil	Nil
Total volume of water withdrawal (in kilolitres)	Nil	Nil
Total volume of water consumption (in kilolitres)	Nil	Nil
Water intensity per rupee of turnover (Water consumed / turnover)	Nil	Nil
Water intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(ii) Into Groundwater		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(iii) Into Seawater		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(iv) Sent to third-parties		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
(v) Others		
- No treatment	Nil	Nil
- With treatment – please specify level of treatment	Nil	Nil
Total water discharged (in kilolitres)	Nil	Nil

The company is not into manufacturing related activities and the water consumption is restricted to personal usage of employees only. Water is not consumed for any commercial operations. Also, the company is running its operations mostly through rental premises wherein the complex/facility is being shared with other tenants also, hence during the financial year under review, the company faced challenges in quantifying the consumption in terms of units. The company is committed to saving water and promoting its efficient usage.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

The Company is in the business of providing housing finance and is a financial service based company, the focus on environmental indicators is passive therefore Scope 3 emissions were not tracked during the period under review. The Company is committed to reducing emissions wherever possible

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO^2, CH^4, N^2O, HFCs, PFCs, SF^6, NF^3, if available)	Metric tonnes of CO^2 equivalent	Nil	Nil
Total Scope 3 emissions per rupee of turnover	Nil	Nil	Nil
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Nil	Nil	Nil

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No independent assessment/ evaluation by an external agency was carried out during the period under review.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not applicable

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Reducing Waste Generation	Wherever feasible attempts were made to reduce the usage of plastic and also of tissue paper by installing the hand dryer	Waste generation reduced

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

The Company has established a comprehensive Business Continuity and Disaster Management Plan (BCP & DMP) to ensure continuity of critical business operations and minimize operational disruption arising from unforeseen events, cyber incidents, system failures, natural disasters, or other emergencies. The Business Continuity framework includes identification of critical business processes, risk assessment, recovery strategies, backup management, alternate communication mechanisms, and defined escalation procedures to ensure timely restoration of services. The Company has also established a Disaster Recovery Centre (DRC) to support recovery and continuity of critical IT infrastructure and business applications during contingency situations. Regular backup of critical systems and data is performed and monitored to ensure data availability and integrity. Periodic disaster recovery drills, business continuity testing, vulnerability assessments, and security monitoring activities are conducted to evaluate the effectiveness of recovery mechanisms and incident response preparedness. Further, the Company has implemented continuous security monitoring through a 24x7 Security Operations Centre (SOC), Privileged Access Management

(PAM) and Privileged Identity Management (PIM) solutions to protect critical infrastructure, strengthen cyber resilience and support business continuity objectives. The Business Continuity and Disaster Management framework is reviewed periodically and updated in line with regulatory requirements, technological changes, emerging cyber threats, and business operational needs to ensure organizational resilience and uninterrupted delivery of critical services. For detailed information regarding our policies, please visit our website at: https://www.repcohome.com/policies-and-codes.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

There have been no detrimental environmental impacts associated with the operations of the value chain of the company

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts

Nil

8. How many Green Credits have been generated or procured:

a. By the listed entity - Nil

b. By the top ten (in terms of value of purchases and sale, respectively) value chain partners* - Nil

PRINCIPLE 7

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent- G

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.

The Company presently is not a member of any trade and chamber of association

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
Not Applicable		

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others - please specify)	Web Link, if available
No					

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development - S

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA notification No.	Date of notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes / No)	Relevant Web Link
Not applicable					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No	Name of Project for which R & R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R & R	Amounts paid to PAFs in the FY (In INR)
Not applicable						

3. Describe the mechanisms to receive and redress grievances of the community.

The company has established the Customer Grievance Redressal system with the objective of quick and effective redressal of customer grievances.

The investors/shareholders may contact the company by sending an email to the address below or by calling the provided landline number:

Mr. Ankush Tiwari
Company Secretary & Compliance Officer
Repco Home Finance Limited
Third Floor, Alexander Square, Old No. 34 & 35, New No.2,
Sardar Patel Road, Guindy, Chennai - 600032
Tel: 044- 42106650
E-mail: cs@repcohome.com

The employees can reach out to the HR Department to raise a complaint and the same is then taken up by the HR Department for effective redressal.

The company makes sure all of its CSR endeavors are completely transparent and uphold the highest ethical standards. However, if any stakeholder has any comments, questions, complaints, or grievances regarding CSR Initiatives, they can contact the company via email at cs@repcohome.com

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Parameter	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers*	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

* Company is primarily engaged in business of housing finance, wherein no major input sourcing is required except for administrative purposes and the company makes feasible efforts to source material required from MSME vendors.

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

Location	FY 2025-26 (in Rs. Crores)	FY 2024-25 (in Rs. Crores)
Rural (i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)	-	-
(ii) Total wage cost	-	-
(iii) % of job creation in Rural areas	-	-
Semi-urban (i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)	3.73	0.92
(ii) Total wage cost	106.55	89.44
(iii) % of job creation in Semi-Urban areas	3.5%	1.03%
Urban (i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)	66.61	48.40
(ii) Total wage cost	106.55	89.44
(iii) % of job creation in Urban areas	62.52%	54.12%
Metropolitan (i) Disclose wages paid to persons employed (including employees or workers employed on a permanent/on contract basis)	36.20	40.11
(ii) Total wage cost	106.55	89.44
(iii) % of job creation in Metropolitan areas	33.98%	44.85%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

Details of negative social impact identified	Corrective action taken
Not applicable	

2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

S. No.	State	Aspirational District	Amount spent (In INR)
Nil			

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

   No, but the company encourages all of the branches and SAT centre to procure locally their stationary, supplies, and housekeeping requirements

   (b) From which marginalized /vulnerable groups do you procure?

   Not applicable

   (c) What percentage of total procurement (by value) does it constitute?

   Not applicable

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:**

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Nil				

5. **Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

Name of authority	Brief of the Case	Corrective action taken
Nil		

6. **Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	For eradicating hunger	11,000	100%
2	For promoting education and preventive health care	6,158	100%
3	For women empowerment	3,083	100%

PRINCIPLE 9

Businesses should engage with and provide value to their consumers in a responsible manner - G

Essential Indicators

1. **Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

Customer Service & Grievance Redressal Mechanism – Key Highlights

The Company has a clearly defined and easily accessible mechanism for dealing with and redressal of customer complaints and grievances through proper service delivery and review mechanism.

a. **Escalation**

If customers have any grievances, they have the option to contact their home branch for a prompt resolution. In the event, the branch is unable to address the grievance satisfactorily or if the customer remains dissatisfied with the resolution provided, they can submit their grievance through the following modes:

- E-mail to a dedicated email Id: grievance@repcohome.com
- By contacting the Customer Services Department functioning at the Corporate office, Chennai via telephone, or
- Submit their grievances by post to the Customer Services Department. The grievance should be addressed to the Grievance Redressal Officer, Repco Home Finance Limited, Corporate office located at the Third floor, Alexander Square, Old No. 34 & 35, No. 2, Sardar Patel Road, Guindy, Chennai – 600032. Contact details for the Grievance Redressal Department are available on the website of the Company https://www.repcohome.com

In addition to receiving grievances directly from customers, the Company also addresses grievances received through various regulatory/supervisory bodies including NHB (GRIDS), Public Grievance portal (CPGRAMS), Reserve Bank of India, Ministry of Corporate Affairs and other Ministries/Regulatory Bodies. Our Customer Services department, located at our Corporate Office, is entrusted with the responsibility of handling these grievances

b. Assignment of Complaints & Redressal

Based on the nature of the grievance, specific timelines have been established for different categories to ensure timely and appropriate resolution. The Company is committed to addressing grievances in a proper and time-bound manner, providing customers with detailed guidance throughout the process.

To effectively handle customer grievances, the Company has implemented an escalation mechanism/matrix. The Company prominently displays at each branch including the corporate office as well as on its website https://www.repcohome.com ,the escalation process for customer grievances along with contact details.

In the event of any anticipated delays beyond the stated timelines, the customer is informed by the Company. The final response/redressal is sent within one month (30 days) from the date of receipt of the complaint. In case of any further delay, the Company explains to the customer, the reason for needing more time, ensuring that the grievance is addressed within a maximum period of six weeks from the receipt of the complaint.

c. Monitoring & Analyzing Complaints

The Company maintains a systematic procedure for internal review and monitoring, which includes conducting root cause analysis of customer grievances across various levels within the organization. This process aims to improve the quality and effectiveness of customer service. The Managing Director & CEO of the Company reviews the grievance redressal process on a monthly basis. The status of complaints, along with their nature, is presented to the Board on a Half-yearly basis. This ensures transparency and accountability in addressing customer grievances.

2. Turnover of products and / services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable*
Safe and responsible usage	
Recycling and/or safe disposal	

*Since the Company is in the business of providing housing loans, this aspect has limited applicability in respect of the Company.

3, Number of consumer complaints in respect of the following:

	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	1481	6	-	922	4	-

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	Nil	Nil
Forced recalls	Nil	Nil

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

A comprehensive Cyber Security Policy is in place. Access to information and business applications is strictly governed by a need-to-have and need-to-know basis, granted only upon approval from designated information owners. Furthermore, our Company diligently ensures compliance with all relevant legal requirements and regulations pertaining to data protection and privacy. For detailed information regarding our policies, please visit our website at: https://www.repcohome.com/policies-and-codes

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

The organization has implemented a comprehensive Information Security Management framework comprising policies, procedures, and technical controls to safeguard customer information and critical IT assets. Security controls such as periodic Vulnerability Assessment and Penetration Testing (VA/PT), Security Operations Centre (SOC) monitoring, endpoint protection, email security, firewall and network security controls, privileged access management (PAM), multi-factor authentication (MFA), and regular patch management are in place to mitigate cyber threats and unauthorized access

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches - Nil

b. Percentage of data breaches involving personally identifiable information of customers - There were no instances of data breach during the year- Nil

c. Impact, if any, of the data breaches - Nil

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

   Through its official website, https://www.repcohome.com the company makes sure that detailed information about its loan products and services are easily accessible to everybody and also the company uses other marketing collateral.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

   The company maintains a high level of transparency in our dealings with customers which has helped us to establish trust. Also, a detailed discussion in the preferred language of the customer is carried out with the customer to explain the important provisions of loan agreements and to acquaint them with the full loan disbursement and repayment procedure.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

   Wherever possible the company tries to reach the customer through email/SMS/Phone Calls.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not applicable) If yes, provide details in brief.

   Yes, the Company displays the product information through various means like website, branch, loan agreement, Most Important Terms and Conditions & Key Facts Statement etc

5. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

   Yes, post first disbursement of the loan, customer service department makes a call to the customers to assess their engagement experience and rate the same.