

RHFL/SE/36/2025-26

7th August, 2025

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

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Dear Sir/Madam,

Sub: Outcome of Board meeting, submission of Un-audited Standalone and Consolidated Financial Results of the company for the quarter ended on 30th June, 2025 and declaration of interim dividend for financial year 2025-26

Ref: Our letter no. RHFL/SE/34/2025-26 dated 29th July, 2025

We hereby inform you that at the meeting of the Board of Directors of the Company held today i.e. 7th August, 2025, the Board has inter-alia approved the following:

- I. Un-audited Standalone and Consolidated Financial Results of the company for the quarter ended on 30th June, 2025, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In reference to the above, we submit the following documents:

- a. Statement of Un-audited Standalone and Consolidated Financial Results of the company for the quarter ended on 30th June, 2025, duly signed by the Managing Director & CEO of the Company (Annexure-1).
 - b. Limited review reports on the Standalone and Consolidated Un-audited Financial Results issued by M/s. R. Subramanian and Company LLP, Chartered Accountants, the Statutory Auditors of the Company (Annexure -2).
- II. Interim Dividend of Rs.2.50 (25%) per equity share of the face value of Rs.10/- each to the shareholders of the Company for the financial year 2025-26
 - III. Appointed Dr. G.Venkataiah (DIN 11234332), as an Additional Director in the capacity of a Non-Executive & Independent Director of the Company for a period of 3 consecutive years from 7th August, 2025 upto 6th August, 2028, subject to the approval of the Shareholders.



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

IV. Appointed Mr. Paiyur Kuppuraman Vaidyanathan (DIN 11234342), Chief Development Officer of the Company as Additional Director in the capacity of Whole time Director, subject to the approval of the Shareholders and Reserve Bank of India (RBI). The appointment of Wholetime Director is for a period of 2 consecutive years effective from the date of approval of RBI or co-terminus with his deputation from Repco Bank to Repco Home Finance Limited with effect from the date of approval of RBI.

The disclosure of information pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13th July, 2023 is enclosed as Annexure-3.

This may please be treated as compliance made under Regulations 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The meeting of the Board of Directors commenced at 2:30 P.M and concluded at 4:50 P.M.

This disclosure will also be made available on the website of the Company, www.repcohome.com.

Kindly take the above intimation on record.

Thanking You,
Yours faithfully,
For Repco Home Finance Limited

Ankush Tiwari
Company Secretary & Compliance Officer



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Annexure-1

REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

Corporate office: Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel Road, Guindy, Chennai – 600032

Ph: (044) - 42106650 Fax: (044) – 42106651; E-mail: cs@repcohome.com

Website: www.repcohome.com

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

(₹ in crores)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2025	31.03.2025	30.06.2024	31.03.2025	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Refer note 5	Unaudited	Audited	Unaudited	Refer note 5	Unaudited	Audited
1 Revenue from operations								
(a) Interest income	425.71	416.60	400.71	1,648.19	425.71	416.60	400.71	1,648.19
(b) Fees and commission income	5.60	6.46	3.84	21.49	5.60	6.46	3.84	21.49
(c) Other operating revenue	4.20	3.09	3.28	15.48	4.20	3.09	3.28	15.48
Total revenue from operations	435.51	426.15	407.83	1,685.16	435.51	426.15	407.83	1,685.16
2 Other income	5.19	8.85	8.42	39.39	5.19	8.85	8.42	35.60
3 Total income (1+2)	440.70	435.00	416.25	1,724.55	440.70	435.00	416.25	1,720.76
4 Expenditure								
(a) Finance costs	244.07	245.80	232.98	965.86	244.07	245.80	232.98	965.86
(b) Employee benefits expense	27.83	33.67	29.05	119.92	27.83	33.67	29.05	119.92
(c) Depreciation and Amortisation	7.70	7.13	3.74	28.64	7.70	7.13	3.74	28.64
(d) Other expenses	17.46	17.60	12.44	60.21	17.46	17.60	12.44	60.21
(e) Impairment of financial instruments and bad debts written off	(2.69)	(23.32)	1.44	(37.57)	(2.69)	(23.32)	1.44	(37.57)
Total expenditure (sum of (a) to (e))	294.37	280.88	279.65	1,137.06	294.37	280.88	279.65	1,137.06
5 Profit before tax (3-4)	146.33	154.12	136.60	587.49	146.33	154.12	136.60	583.70
6 Tax expense								
Current tax	25.18	30.91	26.77	118.28	25.18	30.91	26.77	118.28
Deferred tax	13.20	8.27	4.39	29.77	13.20	8.27	4.39	29.77
Total tax expense	38.38	39.18	31.16	148.05	38.38	39.18	31.16	148.05
7 Net profit for the period / year (5-6)	107.95	114.94	105.44	439.44	107.95	114.94	105.44	435.65
8 Share of profit from associate	-	-	-	-	7.19	5.71	7.09	25.83
9 Profit after tax and share of profit from associate	107.95	114.94	105.44	439.44	115.14	120.65	112.53	461.48
10 Other comprehensive income								
Items that will not be reclassified to profit or loss (net of tax)	(0.26)	(1.01)	(0.03)	(1.07)	(0.26)	(1.01)	(0.03)	(1.07)
Total other comprehensive income for the period net of tax	(0.26)	(1.01)	(0.03)	(1.07)	(0.26)	(1.01)	(0.03)	(1.07)
11 Total comprehensive income (9+10)	107.69	113.93	105.41	438.37	114.88	119.64	112.50	460.41
12 Paid up share capital (face value of ₹10)	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56
13 Earnings Per Share (EPS) (of ₹10 each) (not annualised for quarter)								
a) Basic (₹)	17.26	18.37	16.85	70.24	18.40	19.29	17.99	73.76
b) Diluted (₹)	17.26	18.37	16.85	70.24	18.40	19.29	17.99	73.76



REPCO HOME FINANCE LIMITED

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

1. The standalone and consolidated financial results for the Quarter ended June 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 07, 2025 and subjected to limited review by the statutory auditors. The financial results of the company have been prepared in accordance with Indian Accounting Standard (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015 (as amended from time to time) and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

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

Particulars	(₹ in crores)			
	Quarter ended			Year ended
	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Refer Note 5	Unaudited	Audited
Segment revenue				
a. Housing related finance	440.70	435.00	416.25	1,720.76
Segment results				
a. Housing related finance	107.95	114.94	105.44	435.65
b. Others*	7.19	5.71	7.09	25.83

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

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

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

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

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

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

Place : Chennai
Date : August 07, 2025

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

T. Karunakaran
Managing Director and Chief Executive Officer



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

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Independent Auditor's Limited Review Report on the Unaudited Standalone Financial Results of Repco Home Finance Limited for the Quarter ended June 30, 2025

Review Report to
The Board of Directors
Repco Home Finance Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Repco Home Finance Limited ("the Company") for the Quarter ended June 30, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in Compliance with the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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

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R.Subramanian and Company LLP
Chartered Accountants

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

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

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V. Adithya

Partner

Membership No. 245475

UDIN: 25245475BMLNOA1222



Place: Chennai

Date: August 07, 2025

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LLPIN: AAG-3873

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Independent Auditor's Limited Review Report on the Unaudited Consolidated Financial Results of Repco Home Finance Limited for the Quarter ended June 30, 2025

Review Report to
The Board of Directors
Repco Home Finance Limited

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

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

4. The Statement includes the results of the following entities:

- a) Company - Repco Home Finance Limited
- b) Associate Company - Repco Micro Finance Limited



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R.Subramanian and Company LLP
Chartered Accountants

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The Statement also includes the Company's share of net profit after tax (before consolidation adjustments) of ₹7.19 Crores and total comprehensive income (before consolidation adjustments) of ₹7.19 Crores for the quarter ended June 30, 2025 as considered in the Statement, in respect of 1 associate whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Company's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of associate is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

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

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

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

for **R.Subramanian and Company LLP**

Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V. Adithya

Partner

Membership No. 245475

UDIN: 25245475BMLNOB8356



Place: Chennai

Date: August 07, 2025

Annexure -3

Information as per SEBI circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13th July, 2023 read with Regulation 30-Para A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015

1. Appointment of Dr. G.Venkataiah (DIN 11234332), as an Additional Director in the capacity of a Non-Executive & Independent Director of the Company

S.No.	Disclosure Requirements	Details
1	Reason for change, viz. Appointment	Based on the recommendation of Nomination & Remuneration Committee the Board in its meeting dated 7 th August, 2025 approved the appointment of Dr. G.Venkataiah (DIN 11234332) as an Additional Director in the capacity of a Non-Executive & Independent Director of the Company for a period of 3 consecutive years from 7 th August, 2025 upto 6 th August, 2028, subject to the approval of the Shareholders.
2	Date of appointment	7 th August, 2025
3	Terms of appointment	3 consecutive years from 7 th August, 2025 upto 6 th August, 2028
4	Brief profile	Dr. G.Venkataiah holds a Bachelor's degree in Laws and is a Bachelor of Veterinary Science. He is a Licentiate and Fellow member of Insurance Institute of India. He has around 3 years of banking experience and 29 years of experience in the field of insurance.
5	Disclosure of relationships between directors (in case of appointment of directors)	Dr. G.Venkataiah is not related to any of the Directors of the company.
6	Information as required pursuant to BSE Circular Ref No. LIST/COMP/14/2018-19 and NSE Circular Ref No. NSE/CML/2018/24 dated 20 th June, 2018	Dr. G.Venkataiah is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority.



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REPCO HOME FINANCE LIMITED.

(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

2. Appointment of Mr. Paiyur Kuppuraman Vaidyanathan (DIN 11234342), Chief Development Officer of the Company as Additional Director in the capacity of Whole time Director

S.No.	Disclosure Requirements	Details
1	Reason for change, viz. Appointment	Based on the recommendation of Nomination & Remuneration Committee the Board in its meeting dated 7 th August, 2025 approved the appointment of Mr. Paiyur Kuppuraman Vaidyanathan (DIN 11234342), Chief Development Officer of the Company as Additional Director in the capacity of Whole time Director, subject to the approval of the Shareholders and Reserve Bank of India (RBI).
2	Date of appointment	The appointment of Wholetime Director is for a period of 2 consecutive years effective from the date of approval of RBI or co-terminus with his deputation from Repco Bank to Repco Home Finance Limited with effect from the date of approval of RBI.
3	Terms of appointment	For a period of 2 consecutive years effective from the date of approval of RBI or co-terminus with his deputation from Repco Bank to Repco Home Finance Limited with effect from the date of approval of RBI.
4	Brief profile	Mr. Paiyur Kuppuraman Vaidyanathan, Chief General Manager of Repco Bank (Promoter of the Company) is currently holding the position of Chief Development Officer in the company on deputation. He holds a Bachelors' Degree in Science, Master's Degree in Public Administration, Post Graduate Diploma in Computer Applications, Diploma in AML & KYC and is a Certified Associate of Indian Institute of Bankers. He has 30+ years of experience in banking. He has been associated with our Company since 29 th November, 2023 as Chief Development Officer.
5	Disclosure of relationships between directors (in case of appointment of directors)	Mr. Paiyur Kuppuraman Vaidyanathan is not related to any of the Directors of the company.
6	Information as required pursuant to BSE Circular Ref No. LIST/COMP/14/2018-19 and NSE Circular Ref No. NSE/CML/2018/24 dated 20 th June, 2018	Mr. Paiyur Kuppuraman Vaidyanathan is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority.



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