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

RHFL/SE/76/2026-27 **11th November 2026**

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: Submission of revised Security Cover Certificate along with Covenant Compliance Certificate as per Regulation 54(2)/(3) and Regulation 56 (1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 respectively
Ref: Our letter no. RHFL/SE/69/2026-27 dated 5th November, 2026

With reference to the above-mentioned letter, wherein the Company had submitted the Security Cover Certificate along with Covenant Compliance Certificate as per Regulation 54(2)/(3) and Regulation 56 (1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 respectively, we hereby submit the revised Security Cover Certificate along with the Covenant Compliance Certificate, together with the forwarding letter issued by the Company's Statutory Auditor.

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

Kindly take the above intimations on record.

Thanking You,
Yours faithfully,
For Repco Home Finance Limited

ANKUSH TIWARI
Digitally signed by ANKUSH TIWARI
Date: 2026.11.11 19:30:50 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

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

Tel: 044-24992261 / 24991347 | rs@rscompany.co.in | www.rscompany.co.in

Date: November 11, 2026

To
The Managing Director
Repco Home Finance Limited
Registered Office: 'Repco Tower', No. 33 North Usman Road,
T. Nagar, Chennai, Tamil Nadu – 600017

Kind Attention: Mr.T.Karunakaran

Dear Sir / Madam,

Sub: Revision of our Independent Auditor's Certificate on Security Cover and Compliance with Covenants in respect of listed secured debt securities as at September 30, 2026 – change in UDIN

Ref: Our certificate dated November 05, 2026 bearing UDIN 26245475HYIDDZ5805

1. We refer to our certificate cited above, issued under Regulation 54(3) read with Regulation 56 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the SEBI Master Circular for Debenture Trustees, in respect of the listed secured Non-Convertible Debentures of the Company outstanding as at September 30, 2026 (the "Earlier Certificate").

2. The Earlier Certificate covered the Company's compliance with the **financial covenants** stipulated in the Debenture Trust Deed. We have since revised the certificate so that it covers compliance with **all the covenants** prescribed in the Debenture Trust Deed, in line with Regulation 56(1)(d) of the Listing Regulations. The revised certificate (the "Revised Certificate") is enclosed.

3. The changes made in the Revised Certificate are summarised below:

Paragraph	Earlier Certificate	Revised Certificate
Title	Certificate for Security Cover and Compliance with Financial covenants in respect of listed secured debt securities	Certificate pursuant to Regulation 54(3) read with Regulation 56(1)(d) of the Listing Regulations with respect to the position as on September 30, 2026

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Paragraph	Earlier Certificate	Revised Certificate
Para 2 – Scope	Security cover and compliance with financial covenants	Security cover and compliance with all the covenants
Para 8(v) – Procedures	Test checks of compliance with the key financial covenants	Test checks of compliance with the covenants stipulated in the Debenture Trust Deed
Para 9(b) – Conclusion	Conclusion on compliance with the financial covenants	Conclusion on compliance with the covenants

4. All other paragraphs of the certificate, including the Statement of security cover, are unchanged.

5. **Change in UDIN:** The UDIN 26245475HYIDDZ5805 generated for the Earlier Certificate has been revoked on the ICAI UDIN portal. A new UDIN, 26245475BCYMUV5748, has been generated for the Revised Certificate. Please quote the new UDIN wherever the certificate is referred to or filed.

Thanking you,

Yours faithfully,
for **R. Subramanian and Company LLP**
Chartered Accountants
ICAI Firm Registration Number 004137S/S200041

V. adithya

V.Adithya
Partner
Membership No. 245475

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
Chartered Accountants

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Independent Auditor's Certificate pursuant to sub-regulation (3) of Regulation 54 read with regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) with respect to the position as on September 30, 2026

To
The Board of Directors
Repco Home Finance Limited,
Registered office- 'Repco Tower' No.33 North Usman Road,
T. Nagar, Chennai, Tamil Nadu, India - 600017.

1. This Certificate is issued at the request of the management of Repco Home Finance Limited.

2. The accompanying statement containing the details of security coverage as at September 30, 2026 (hereinafter referred to as the "Statement") and Compliance with all the covenants, in accordance with the requirements of Regulation 54(3) read with Regulation 56 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 vide No. SEBI/LAD-NRO/GN/2015-16/013 (hereinafter referred to as the "Listing Regulation") and Master Circular for Debenture Trustees No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026, as amended till date. The Statement is prepared by the Management of the Company, and the same is signed by us for identification purposes only.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the management of Repco Home Finance Limited (hereinafter the "Company") including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management is also responsible for ensuring that the Company complies with all the relevant requirements of the Listing Regulations and for providing all relevant information to the Debenture Trustee and for complying with all the covenants as prescribed in the Debenture Trust Deed entered into between the Company and the Debenture Trustee ('Trust Deed').

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Independent Auditor's Responsibility

5. Pursuant to the requirements of Listing Regulation, it is our responsibility to provide a limited assurance as to whether the details furnished in the Statement is in accordance with the underlying unaudited books of accounts and other relevant records and documents maintained by the Company.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the 'Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

8. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence that vary in nature, timing and extent than a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we have performed the following procedures in relation to the Statement:

   i) Read the Debenture Trust Deed in relation to the outstanding Secured Listed Debt securities as on September 30, 2026, to identify the terms of the security cover
   ii) Verified and traced the book values of assets and liabilities mentioned in the statement with the unaudited books of accounts as at September 30, 2026.
   iii) Examined and verified the arithmetical accuracy of the computation of the security cover in the accompanying statement.
   iv) Compared the security cover maintained by the company with the security cover required to be maintained as per the Debenture Trustee Deed.
   v) Performed test checks to verify compliance with the covenants stipulated in the Debenture Trust Deed.
   vi) The management has represented and confirmed, as specified in the accompanying Annexure, that the Company has complied with all covenants, as prescribed in the Debenture Trust Deed, as at September 30, 2026. We have relied on the same and have not performed any independent procedures relating to compliance with non-financial covenants.

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Conclusion

9. Based on our examination as above, and according to the information and explanations given to us, nothing has come to our attention that causes us to believe that, in all material aspects:

   a) the Company has not accurately extracted the particulars furnished in the Statement from the underlying unaudited books of accounts and other relevant records and documents maintained by the Company as at September 30, 2026.
   b) the Company has not complied, in all material respects, with the covenants in respect of the listed NCDs of the Company outstanding as at September 30, 2026.

Restriction on Use

10. This Certificate has been issued at the request of the Management of the Company for the purposes stated in paragraph 2 above. Our certificate should not be used by any other person or for any other purpose.

11. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

12. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

Other matters

13. This certificate is a revised version of our earlier certificate dated **November 05, 2026** issued with UDIN: 26245475HYIDDZ5805. This certificate supersedes and replaces the previously issued certificate in its entirety.

for **R. Subramanian and Company LLP**
Chartered Accountants
ICAI Firm Registration Number 004137S/S200041

V. adithya

V.Adithya
Partner
Membership No. 245475
UDIN: 26245475BCYMUV5748
Place: Chennai
Date: November 05, 2026

R. SUBRAMANIAN AND COMPANY LLP CHENNAI Chartered Accountants

REPCO HOME FINANCE LIMITED

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at September 30, 2026

(₹ in crores)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued and other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	-	-	-	No	-	-	25.41	-	25.41	-	-	-	-	-
Capital Work-in-Progress	-	-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	-	-	-	No	-	-	45.68	-	45.68	-	-	-	-	-
Goodwill	-	-	-	No	-	-		-	-	-	-	-	-	-
Intangible Assets	-	-	-	No	-	-	16.77	-	16.77	-	-	-	-	-
Intangible Assets under Development	-	-	-	No	-	-	5.21	-	5.21	-	-	-	-	-
Investments	-	-	-	No	-	-	186.32	-	186.32	-	-	-	-	-
Loans	Receivables from Loans	139.74	13,551.21	No	-	-	2,451.97	-	16,142.92	-	139.74	-	-	139.74
Inventories	-	-	-	No	-	-		-	-	-	-	-	-	-
Trade Receivables	-	-	-	No	-	-		-	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	No	-	-	296.39	-	296.39	-	-		-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	9.13	No	-	-	0.08	-	9.21	-	-	-	-	-
Others	-	-	-	No	-	-	370.04	-	370.04					-
Total	-	**139.74**	**13,560.34**		-	-	**3,397.87**	-	**17,097.95**	-	**139.74**	-	-	**139.74**

R. SUBRAMANIAN AND COMPANY LLP ★ CHENNAI 600 004 ★ Chartered Accountants

Repco Home Finance Ltd. Corporate Office ★ Chennai ★

Repco Home Finance Ltd. Corporate Office ★ Chennai ★

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued and other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate Pertains	Listed Secured Non-Convertible Debentures	125.49		No	-	-	-	-	125.49	-	-	-	-	-
Other debt sharing pari-passu charge with above debt	-	Not to be filled	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt	-		-	No	-	-			-	-	-	-	-	-
Subordinated debt	-		-	No	-	-			-	-	-	-	-	-
Borrowings	-		-	No	-	-			-	-	-	-	-	-
- Bank	-		11,543.19	No	-	-			11,543.19	-	-	-	-	-
- Debt Securities	-		-	No	-	-	73.71		73.71	-	-	-	-	-
- Others	-		1,072.60	No	-	-			1,072.60	-	-	-	-	-
Trade payables	-		-	No	-	-	4.05		4.05	-	-	-	-	-
Lease Liabilities	-		-	No	-	-	48.82		48.82	-	-	-	-	-
Provisions	-		-	No	-	-	24.83		24.83	-	-	-	-	-
Others	-		-	No	-	-	70.87		70.87	-	-	-	-	-
Total	-	125.49	12,615.79	No	-	-	**222.28**	-	**12,963.56**	-	-	-	-	
Cover on Book Value (Note 1)			1.11											
Cover on Market Value (Note 1)														
		Exclusive Security Cover Ratio	1.11		Pari- Passu Security cover ratio	NA								

Note

1. The security cover pertains to listed secured debentures
2. The above financial information has been extracted from the standalone unaudited financial results for the Half Year Ended September 30, 2026
3. We confirm that the Company has complied with the covenants stipulated in the Trust Deed relating to the Secured Redeemable Non-Convertible Debentures for the Half Year Ended September 30, 2026.

R. SUBRAMANIAN AND COMPANY LLP CHENNAI 600 004 Chartered Accountants

Repco Home Finance Ltd. Corporate Office Chennai

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