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

RHFL/SE/69/2026-27

5th 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: Outcome of Board meeting, submission of Un-audited Standalone and Consolidated Financial Results of the company for the quarter and half year ended 30th September, 2026
Ref: Our letter no. RHFL/SE/67/2026-27 dated 29th October, 2026

We hereby inform you that at the meeting of the Board of Directors of the Company held today i.e. 5th November, 2026, the Board has inter-alia approved the following:

I. Un-audited Standalone and Consolidated Financial Results of the company for the quarter and half year ended 30th September, 2026, in terms of Regulation 33 & 52 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 for the quarter and half year ended 30th September, 2026 along with Limited Review Report (Annexure-1).

b. Additional disclosure of ratios/ equivalent financial information pursuant to Regulation 52(4) of SEBI Listing Regulations (Annexure-2).

c. 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 (Annexure-3).

d. Disclosure of Related Party Transactions for the half year ended 30th September, 2026 as per Regulation 23(9) of SEBI Listing Regulations (Annexure-4).

ANKUSH TIWARI
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Date: 2026.11.05 17:52:39 +05'30'

Repco Home Finance Ltd. Corporate Office Chennai

II. Interim Dividend of Rs.5 (50%) per equity share of the face value of Rs.10/- each to the shareholders of the Company for the financial year 2026-27. The record date for the purpose of interim dividend for the financial year 2026-27 is Friday, 13th November, 2026.

This may please be treated as compliance made under Regulations 30, 33, 51 and 52 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 5:50 P.M.

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: 2026.11.05 17:53:00 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

Annexure - I

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 AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in crores)

	Particulars	Standalone						Consolidated					
		Quarter Ended			Half Year Ended		Year Ended	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Revenue from operations**												
(a)	Interest income	467.25	456.90	433.41	924.15	860.68	1,750.13	467.25	456.90	433.41	924.15	860.68	1,750.13
(b)	Dividend income	3.79	-	3.79	3.79	3.79	3.79	-	-	-	-	-	-
(c)	Fees and commission income	7.65	5.49	6.16	13.14	11.76	25.74	7.65	5.49	6.16	13.14	11.76	25.74
(d)	Net gain on fair value changes	1.15	2.21	0.54	3.36	3.73	6.36	1.15	2.21	0.54	3.36	3.73	6.36
(e)	Other operating revenue	1.36	3.10	1.18	4.46	5.38	9.77	1.36	3.10	1.18	4.46	5.38	9.77
	Total revenue from operations (sum of (a to e))	**481.20**	**467.70**	**445.08**	**948.90**	**885.34**	**1,795.79**	**477.41**	**467.70**	**441.29**	**945.11**	**881.55**	**1,792.00**
2	Other income	0.34	0.20	0.61	0.54	1.05	1.90	0.34	0.20	0.61	0.54	1.05	1.90
3	**Total income (1+2)**	**481.54**	**467.90**	**445.69**	**949.44**	**886.39**	**1,797.69**	**477.75**	**467.90**	**441.90**	**945.65**	**882.60**	**1,793.90**
4	**Expenses**												
(a)	Finance costs	261.00	251.29	244.40	512.29	488.47	984.18	261.00	251.29	244.40	512.29	488.47	984.18
(b)	Impairment on financial instruments	0.39	9.69	(1.46)	10.08	(4.15)	(31.07)	0.39	9.69	(1.46)	10.08	(4.15)	(31.07)
(c)	Employee benefits expense	39.48	34.22	34.31	73.70	62.14	148.50	39.48	34.22	34.31	73.70	62.14	148.50
(d)	Depreciation and Amortisation	10.36	10.38	7.90	20.74	15.60	36.07	10.36	10.38	7.90	20.74	15.60	36.07
(e)	Other expenses	21.09	14.58	18.10	35.67	35.56	73.97	21.09	14.58	18.10	35.67	35.56	73.97
	Total expenses (sum of (a to e))	**332.32**	**320.16**	**303.25**	**652.48**	**597.62**	**1,211.65**	**332.32**	**320.16**	**303.25**	**652.48**	**597.62**	**1,211.65**
5	**Profit before tax (3-4)**	**149.22**	**147.74**	**142.44**	**296.96**	**288.77**	**586.04**	**145.43**	**147.74**	**138.65**	**293.17**	**284.98**	**582.25**
6	**Tax expense**												
	Current tax	32.84	32.34	20.12	65.18	45.30	107.94	32.84	32.34	20.12	65.18	45.30	107.94
	Deferred tax	0.52	1.25	15.38	1.77	28.58	25.33	0.52	1.25	15.38	1.77	28.58	25.33
	Total tax expense	**33.36**	**33.59**	**35.50**	**66.95**	**73.88**	**133.27**	**33.36**	**33.59**	**35.50**	**66.95**	**73.88**	**133.27**
7	**Net profit for the period / year (5-6)**	**115.86**	**114.15**	**106.94**	**230.01**	**214.89**	**452.77**	**112.07**	**114.15**	**103.15**	**226.22**	**211.10**	**448.98**
8	**Share of profit from associate**	-	-	-	-	-	-	**7.02**	**7.47**	**6.51**	**14.49**	**13.70**	**26.44**
9	**Profit after tax and share of profit from associate**	**115.86**	**114.15**	**106.94**	**230.01**	**214.89**	**452.77**	**119.09**	**121.62**	**109.66**	**240.71**	**224.80**	**475.42**
10	**Other comprehensive income**												
	Items that will not be reclassified to profit or loss (net of tax)	(0.12)	(0.40)	(0.26)	(0.52)	(0.52)	(1.57)	(0.12)	(0.40)	(0.26)	(0.52)	(0.52)	(1.88)
	Total other comprehensive income for the period (net of tax)	(0.12)	(0.40)	(0.26)	(0.52)	(0.52)	(1.57)	(0.12)	(0.40)	(0.26)	(0.52)	(0.52)	(1.88)
11	**Total comprehensive income (9+10)**	**115.74**	**113.75**	**106.68**	**229.49**	**214.37**	**451.20**	**118.97**	**121.22**	**109.40**	**240.19**	**224.28**	**473.54**
12	Paid up share capital (face value of ₹10)	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56	62.56
13	**Earnings per equity share (EPS) (of ₹10 each) (not annualised for quarter/half year)**												
	a) Basic (₹)	18.52	18.25	17.09	36.76	34.35	72.37	19.04	19.44	17.53	38.48	35.93	75.99
	b) Diluted (₹)	18.52	18.25	17.09	36.76	34.35	72.37	19.04	19.44	17.53	38.48	35.93	75.99

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

RAJAGOPAL & BADRI NARAYANAN * ICAI Regn. 00[illegible]S * Chennai 2461 2025 * Chartered Accountants

Repco Home Finance Ltd. * Corporate Office * Chennai

REPCO HOME FINANCE LIMITED

STANDALONE AND CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2026

S.No	Particulars	Standalone		Consolidated	
		As at September 30, 2026	As at March 31, 2026	As at September 30, 2026	As at March 31, 2026
		Unaudited	Audited	Unaudited	Audited
I	**Assets**				
	Financial assets				
	Cash and cash equivalents	296.39	287.19	296.39	287.19
	Bank balance other than cash and cash equivalents	9.21	5.06	9.21	5.06
	Loans	16,142.92	15,599.97	16,142.92	15,599.97
	Investments	186.32	136.63	332.85	272.46
	Other financial assets	211.62	13.56	211.62	13.56
	Non-financial assets				
	Property, plant and equipment	25.41	27.32	25.41	27.32
	Intangible Assets under development	5.21	5.21	5.21	5.21
	Other intangible assets	16.77	18.83	16.77	18.83
	Right-of-use assets	45.68	48.53	45.68	48.53
	Other non-financial assets	52.89	59.01	52.89	59.01
	Deferred tax asset (net)	105.53	107.14	105.53	107.14
	Total Assets	**17,097.95**	**16,308.45**	**17,244.48**	**16,444.28**
II	**Liabilities and Equity**				
	Liabilities:				
	Financial Liabilities				
	Payables				
	Trade payables				
	(a) total outstanding dues of micro enterprises and small enterprises	0.20	0.67	0.20	0.67
	(b) total outstanding dues of creditors other than micro enterprises and small enterprises	3.85	2.98	3.85	2.98
	Debt securities	199.20	273.22	199.20	273.22
	Borrowings (other than debt securities)	12,615.79	11,932.79	12,615.79	11,932.79
	Other financial liabilities	117.64	162.47	117.64	162.47
	Non-financial liabilities				
	Provisions	24.83	29.11	24.83	29.11
	Other non-financial liabilities	2.05	2.31	2.05	2.31
	Total liabilities	**12,963.56**	**12,403.55**	**12,963.56**	**12,403.55**
	Equity				
	Equity Share Capital	62.56	62.56	62.56	62.56
	Other Equity	4,071.83	3,842.34	4,218.36	3,978.17
	Total equity	**4,134.39**	**3,904.90**	**4,280.92**	**4,040.73**
	Total Liabilities and Equity	**17,097.95**	**16,308.45**	**17,244.48**	**16,444.28**

R. SUBRAMANIAN AND COMPANY LLP CHENNAI 600 004 Chartered Accountants

RAJAGOPAL & BADRI NARAYANAN Chartered Accountants 2461 2525

Repco Home Finance Ltd. Corporate Office Chennai

REPCO HOME FINANCE LIMITED

STANDALONE AND CONSOLIDATED CASHFLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in crores)

Particulars	Standalone		Consolidated	
	Period ended September 30, 2026	Period ended September 30, 2025	Period ended September 30, 2026	Period ended September 30, 2025
	Unaudited	Unaudited	Unaudited	Unaudited
A. Cash Flow From Operating Activities				
Profit before tax	296.96	288.77	307.66	298.68
Adjustments for:				
Interest Income on loans	(921.53)	(857.89)	(921.53)	(857.89)
Depreciation and amortisation	20.74	15.60	20.74	15.60
(Profit) / loss on sale of Property, Plant and Equipment	0.06	(0.23)	0.06	(0.23)
Impairment of financial instrument including bad debts written off	10.08	(4.15)	10.08	(4.15)
Liability no longer required written back	(0.06)	-	(0.06)	
Finance costs	512.29	488.47	512.29	488.47
Interest income on fixed deposits	(0.23)	(0.19)	(0.23)	(0.19)
Interest income on investments	(2.39)	(2.60)	(2.39)	(2.60)
Net (gain) loss on investments in Mutual funds	(3.36)	(3.73)	(3.36)	(3.73)
Dividend received on investments	(3.79)	(3.79)	-	-
Share of profit from associate	-	-	(14.49)	(13.70)
Operating profit before working capital changes and adjustment for Interest received and Paid	**(91.23)**	**(79.74)**	**(91.23)**	**(79.74)**
Operating Cash flow from Interest				
Interest Income Received on loans	914.17	852.43	914.17	852.43
Finance costs paid	(498.93)	(485.96)	(498.93)	(485.96)
Operating profit before working capital changes and after adjustment for Interest received and Paid	**324.01**	**286.73**	**324.01**	**286.73**
Changes in working capital				
(Increase) / decrease in loans	(543.62)	(595.63)	(543.62)	(595.63)
(Increase) / decrease in other financial assets	(197.76)	0.21	(197.76)	0.21
(Increase) / decrease in other non financial assets	(0.82)	(7.76)	(0.82)	(7.76)
Increase / (decrease) in trade payables	0.40	0.94	0.40	0.94
Increase / (decrease) in provisions	(4.97)	(2.53)	(4.97)	(2.53)
Increase / (decrease) in other financial liabilities	(42.73)	24.41	(42.73)	24.41
Cash (used) in operating activites	**(465.49)**	**(293.64)**	**(465.49)**	**(293.64)**
Income Taxes paid (net of refund)	(61.87)	(51.47)	(61.87)	(51.47)
Net cash flow from / (used) in operating activities (A)	**(527.36)**	**(345.11)**	**(527.36)**	**(345.11)**
B. Cash flow from investing activities				
Purchase on Property, Plant and Equipment and other intangible assets including intangible assets under development	(6.97)	(14.27)	(6.97)	(14.27)
Proceeds from sale of Property, Plant and Equipment	0.07	0.91	0.07	0.91
Interest received on deposits	0.23	0.19	0.23	0.19
Dividend received from investments	3.79	3.79	3.79	3.79
Income received from investments	1.57	15.00	1.57	15.00
(Investments)/Proceeds (in)/from bank deposits (net)	(4.15)	-	(4.15)	-
(Investments)/ redemption of Government securities (net)	(45.51)	72.74	(45.51)	72.74
Net cash flow from / (used) in investing activities (B)	**(50.97)**	**78.36**	**(50.97)**	**78.36**
C. Cash flow from financing activities				
Proceeds from borrowings	2,328.24	1,641.42	2,328.24	1,641.42
Repayment of borrowings	(1,731.71)	(1,283.39)	(1,731.71)	(1,283.39)
Payment of lease liabilities	(9.00)	(5.79)	(9.00)	(5.79)
Dividends Paid	-	(40.66)	-	(40.66)
Net Cash flow from / (used) in financing activities (C)	**587.53**	**311.58**	**587.53**	**311.58**
Net Increase/(Decrease) in cash and cash equivalent D = (A+B+C)	9.20	44.83	9.20	44.83
Cash and Cash Equivalents - Opening Balance (E)	287.19	136.20	287.19	136.20
Cash and Cash Equivalents - Closing Balance (D) + (E)	**296.39**	**181.03**	**296.39**	**181.03**
Components of Cash and Cash Equivalents at the end othe year				
Cash on hand	1.13	1.15	1.13	1.15
Balances with Bank				
a. Current Accounts	295.00	179.74	295.00	179.74
b. Bank deposits with original maturity of less than 3 months	0.26	0.14	0.26	0.14
Total Cash and Cash Equivalents	**296.39**	**181.03**	**296.39**	**181.03**

R. SUBRAMANIAN AND COMPANY LLP CHENNAI 600 004 Chartered Accountants

RAJAGOPAL & BADRI NARAYANAN ICAI Regn: 024S Chennai 246 2525 Chartered Accountants

Repco Home Finance Ltd. Corporate Office Chennai

REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF-YEAR ENDED SEPTEMBER 30, 2026

1. The standalone and consolidated unaudited financial results for the quarter and half-year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 05, 2026 and subjected to the limited review by the joint statutory auditors of the Company. 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 is in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

2. The Company's main business is "Housing related finance". All other activities of the Company revolve around the main 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:

(₹ in crores)

Particulars	Quarter Ended			Half-Year Ended		Year Ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment revenue						
a. Housing related finance	477.75	467.90	441.90	945.65	882.60	1,793.90
Segment results						
a. Housing related finance	112.07	114.15	103.15	226.22	211.10	448.98
b. Others*	7.02	7.47	6.51	14.49	13.70	26.44
Segment assets						
a. Housing related finance	17,066.35	16,214.23	15,155.50	17,066.35	15,155.50	16,276.85
b. Others*	178.13	174.90	154.97	178.13	154.97	167.43
Segment liabilities						
a. Housing related finance	12,963.56	12,227.18	11,699.82	12,963.56	11,699.82	12,403.55

*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/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025

a. The Company has not transferred or acquired, any loans not in default during the quarter and half-year ended September 30, 2026.
b. The Company has not transferred or acquired, any stressed loans during the quarter and half-year ended September 30, 2026.

4. Disclosures required under the RBI Resolution Framework-2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses dated May 05, 2021 with reference to disclosures stated under Format-B prescribed in the Resolution Framework-1.0, read with Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 dated November 28, 2025.

(₹ in crores)

Type of borrower	Exposure^ to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure^ to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	228.65	1.60	-	18.00	209.05
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**228.65**	**1.60**	**-**	**18.00**	**209.05**

^ *Principal outstanding of total restructured loans*

5. Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter and half-year ended September 30, 2026 is attached as annexure below.

6. Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter and half-year ended Septemeber 30, 2026 is attached as annexure below.

7. The company has been creating Deferred tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act, 1961, till December 31, 2025. As per the Company's review of probability of utilisation of the Special Reserve created u/s 36(1)(viii) of the Income Tax Act, 1961, there is no intention of utilisation of this Special Reserve in future and hence the deferred tax liability created on the said special reserve is not capable of being reversed. In the absence of any temporary difference, no deferred tax liability is required to be recognised.
Taking into consideration the Board approved position of continued maintenance of such special reserve, Management assessment under Ind AS 12 and the practice followed by similarly placed institutions, the deferred tax expense recognised in the FY 2025-26 (till December 2025) amounting to ₹14.40 Crores has been reversed through the Statement of Profit and Loss for the quarter ended March 31, 2026 in accordance with Ind AS 8 "Accounting policies, Changes in accounting estimates and errors".

R. SUBRAMANIAN & COMPANY LLP CHENNAI 600 004 Chartered Accountants

RAJAGOPAL & BADRI NARAYANAN Chartered Accountants

Repco Home Finance Ltd. Corporate Office Chennai

REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF-YEAR ENDED SEPTEMBER 30, 2026

8. The financial results of the Company for the year ended March 31, 2026 were audited by one of the current joint statutory auditors, R.Subramanian and Company LLP, Chartered Accountants, whose report dated May 21, 2026 had expressed an unmodified opinion thereon. The financial results of the Company for the quarter and half-year ended September 30, 2025 were reviewed by one of the current joint statutory auditors, R.Subramanian and Company LLP, Chartered Accountants, whose report dated November 12, 2025 had expressed an unmodified conclusion thereon. The financial results of the Company for the quarter ended June 30, 2026 were reviewed by one of the current joint statutory auditors, R.Subramanian and Company LLP, Chartered Accountants, whose report dated August 11, 2026 had expressed an unmodified conclusion thereon.

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

10. Disclosure related to project finance as per Reserve Bank of India (Non-Banking Financial Company - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is not applicable to the Company as the Company has not provided any loans related to project finance.

11. During the half year ended September 30, 2026, the Reserve Bank of India (RBI) vide its order dated June 05, 2026, imposed a penalty of ₹70,000/- on the company for non-compliance with certain directions issued by RBI on 'Fair Practice Code'. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of section 52A of the National Housing Bank Act, 1987. The Company has remitted the aforesaid penalty on June 17, 2026 to RBI.

12. The Board of Directors at their meeting held on November 05, 2026, declared interim dividend of ₹5.00/- per equity share at 50% of the face value of ₹10.00/- each for the financial year 2026-27.

Place : Chennai
Date : November 05, 2026

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

(T. Karunakaran)
Managing Director and Chief Executive Officer
DIN: 09280701

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

RAJAGOPAL & BADRI NARAYANAN
ICAI Regn:
Chennai
Chartered Accountants

R.Subramanian and Company LLP Chartered Accountants No. 6, Krishnaswamy Avenue, Luz, Mylapore, Chennai – 600 004.	Rajagopal & Badri Narayanan Chartered Accountants 38/23, Sri Lakshmi Apartments, 1st Floor, Venkatesa Agraharam, Mylapore, Chennai – 600 004.

Independent Auditor's Limited Review Report on the Unaudited Standalone Financial Results of Repco Home Finance Limited for the quarter ended September 30, 2026 and year to date results for the period from April 01, 2026 to September 30, 2026

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 September 30, 2026 and year to date results for the period from April 01, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) read with regulation 63 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 express a conclusion 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.

Emphasis of Matter

5. We draw attention to Note 7 to the unaudited financial results, regarding non-recognition of Deferred Tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act and de-recognition of Deferred Tax Liability recognised till December 31, 2025. As stated in the said note, the accounting treatment has been adopted by the company based on the Board approved position of continued maintenance of such special reserve, management assessment under Ind AS 12 and the practice followed by similarly placed institutions.

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

Other Matters

6. The review of standalone unaudited quarterly and year-to-date financial results for the period ended September 30, 2025, quarter ended June 30, 2026, and the audit of the standalone financial statements for the year ended March 31, 2026, included in the statement as comparative information, were carried out and reported by R.Subramanian and Company LLP, Chartered Accountants, who had expressed an unmodified conclusion vide their review report dated November 12, 2025, August 11, 2026 and an unmodified opinion vide their audit report dated May 21, 2026, respectively. Accordingly, Rajagopal & Badri Narayanan, Chartered Accountants, do not express any conclusion or opinion on the figures reported in the statement for the quarter and year-to-date period ended September 30, 2025, quarter ended June 30, 2026, and for the year ended March 31, 2026. Our conclusion is not modified in respect of this matter.

for **R.Subramanian and Company LLP,** *Chartered Accountants,* ICAI Firm Regn No. 004137S/S200041	*for* **Rajagopal & Badri Narayanan,** *Chartered Accountants,* ICAI Firm Regn. No. 003024S
V. Adithya *Partner* Membership No. 245475 UDIN: 26245475MSQAYM2956 Place: Chennai Date: November 05, 2026	**P.S. Prabhakar** *Partner* Membership No. 020909 UDIN: 26020909NISFLV2723 Place: Chennai Date: November 05, 2026

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

RAJAGOPAL & BADRI NARAYANAN * ICAI Regn. 003024S Chennai 2461 2525 * Chartered Accountants

R.Subramanian and Company LLP Chartered Accountants No. 6, Krishnaswamy Avenue, Luz, Mylapore, Chennai – 600 004.	Rajagopal & Badri Narayanan Chartered Accountants 38/23, Sri Lakshmi Apartments, 1st Floor, Venkatesa Agraharam, Mylapore, Chennai – 600 004.

Independent Auditor's Limited Review Report on the Unaudited Consolidated Financial Results of Repco Home Finance Limited for the quarter ended September 30, 2026, and year to date results for the period from April 01, 2026 to September 30, 2026

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 September 30, 2026 and year to date results for the period from April 01, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 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 express a conclusion 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

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of other auditor 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.

Emphasis of Matter

6. We draw attention to Note 7 to the unaudited financial results, regarding non-recognition of Deferred Tax Liability on Special Reserve created and maintained under Section 36(1)(viii) of the Income tax act and de-recognition of Deferred Tax Liability recognised till December 31, 2025. As stated in the said note, the accounting treatment has been adopted by the company based on the Board approved position of continued maintenance of such special reserve, management assessment under Ind AS 12 and the practice followed by similarly placed institutions.

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

Other Matters

7. The Statement also includes the Company's share of net profit after tax (before consolidation adjustments) of ₹7.02 Crores and ₹14.49 Crores and total comprehensive income (before consolidation adjustments) of ₹7.02 Crores and ₹14.49 Crores for the quarter ended September 30, 2026 and for the period from April 01, 2026 to September 30, 2026, respectively, as considered in the Statement, in respect of 1 associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditor whose report has been furnished to us by the Company's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the associate company, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

RAJAGOPAL & BADRI NARAYANAN
ICAI Regn:
003024S
Chennai
2461 2525
Chartered Accountants

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

8. The review of consolidated unaudited quarterly and year-to-date financial results for the period ended September 30, 2025, quarter ended June 30, 2026, and the audit of the consolidated financial statements for the year ended March 31, 2026, included in the statement as comparative information, were carried out and reported by R.Subramanian and Company LLP, Chartered Accountants, who had expressed an unmodified conclusion vide their review report dated November 12, 2025, August 11, 2026 and an unmodified opinion vide their audit report dated May 21, 2026, respectively. Accordingly, Rajagopal & Badri Narayanan, Chartered Accountants, do not express any conclusion or opinion on the figures reported in the statement for the quarter and year-to-date period ended September 30, 2025, quarter ended June 30, 2026, and for the year ended March 31, 2026. Our conclusion is not modified in respect of this matter.

for **R.Subramanian and Company LLP**, *Chartered Accountants,* ICAI Firm Regn No. 004137S/S200041 **V. Adithya** *Partner* Membership No. 245475 UDIN: 26245475DQJHUC7737 Place: Chennai Date: November 05, 2026	*for* **Rajagopal & Badri Narayanan**, *Chartered Accountants,* ICAI Firm Regn. No. 003024S **P.S. Prabhakar** *Partner* Membership No. 020909 UDIN: 26020909UALAOO4587 Place: Chennai Date: November 05, 2026

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

RAJAGOPAL & BADRI NARAYANAN * ICAI Regn: 003024S Chennai 2461 2525 * Chartered Accountants *

Annexure-2

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

REPCO HOME FINANCE LIMITED

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Half Year ended Septmeber 30, 2026		
S No	**Particulars**	**As at Septmeber 30, 2026**
1	Debt Equity Ratio	3.10
2	Debt Service Coverage Ratio	Refer note 1
3	Interest Service Coverage Ratio	Refer note 1
4	Outstanding Redeemable Preference Shares (Quantity And Value)	Refer note 1
5	Capital Redemption Reserve/Debenture Redemption Reserve	Refer note 1
6	Net Worth	4,134.39
7	Net Profit After Tax	230.01
8	Earnings Per Share	
	a) Basic EPS	36.76
	b) Diluted EPS	36.76
9	Current Ratio	Refer note 1
10	Long Term Debt To Working Capital	Refer note 1
11	Bad Debts To Account Receivable Ratio;	Refer note 1
12	Current Liability Ratio;	Refer note 1
13	Total Debts To Total Assets;	0.75
14	Debtors' Turnover;	Refer note 1
15	Inventory Turnover;	Refer note 1
16	Operating Margin (%)	Refer note 1
17	Net Profit Margin (%)	24.23%
18	Gross NPA (%)*	3.07%
19	Net NPA (%)*	1.49%
20	PCR (%)	52.03%
21	LCR (%)	289.81%

*GNPA and NNPA of the company (excluding interest accrued and EIR adjustments) is 2.42% and 0.83% respectively

Note 1. Ratios/ Disclosure such as Debt Service Coverage Ratio, Interest Service Coverage Ratio, Outstanding Redeemable Preference Shares (Quantity And Value), Capital Redemption Reserve/Debenture Redemption Reserve, Current Ratio, Long Term Debt To Working Capital, Bad Debts To Account Receivable Ratio, Current Liability Ratio, Debtors' Turnover, Inventory Turnover and Operating Margin (%) are not applicable/ relevant to the company and hence not disclosed.

For Repco Home Finance Limited

Shanthi Srikanth
Chief Financial Officer

Date: November 05, 2026
Place: Chennai

Repco Home Finance Ltd. Corporate Office * Chennai *

Annexure-3

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

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

Independent Auditor's Certificate for Security cover and Compliance with Financial covenants in respect of listed secured debt securities of Repco Home Finance Limited as at 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 Financial 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 Regulation and for providing all relevant information to the relevant Stock Exchange.

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

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 key financial covenants stipulated in the Debenture Trust Deed.

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

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 financial 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.

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

V.Adithya

V.Adithya
Partner
Membership No. 245475
UDIN: 26245475HYIDDZ5805

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

Place: Chennai
Date: November 05, 2026

(₹ in crores)

REPCO HOME FINANCE LIMITED

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

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**







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	-		-	No	-	-	-	-	-	-	-	-	-	-
Other Debt	-		-	No	-	-			-	-	-	-	-	-
Subordinated debt	-		-	No	-	-			-	-	-	-	-	-
Borrowings	-		11,543.19	No	-	-			11,543.19	-	-	-	-	-
- Bank	-	Not to be filled	-	No	-	-	73.71		73.71	-	-	-	-	-
- Debt Securities	-		1,072.60	No	-	-			1,072.60	-	-	-	-	-
- Others	-		-	No	-	-	4.05		4.05	-	-	-	-	-
Trade payables	-		-	No	-	-	48.82		48.82	-	-	-	-	-
Lease Liabilities	-		-	No	-	-	24.83		24.83	-	-	-	-	-
Provisions	-		-	No	-	-	70.87		70.87	-	-	-	-	-
Others	-		-	No	-	-	222.28	-	12,963.56	-	-	-		
Total	-	125.49	12,615.79	No	-	-								
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 financial covenants stipulated in the Trust Deed relating to the Secured Redeemable Non-Convertible Debentures for the Half Year Ended September 30, 2026.

Repco Home Finance Ltd. Corporate Office Chennai

R. SUBRAMANIAN AND COMPANY LLP CHENNAI 600 004 Chartered Accountants

Repco Home Finance Ltd. Corporate Office Chennai

Repco Home Finance Limited

Statement of Compliance with Financial Covenants as mentioned in Debenture Trust Deed for the half-year ended September 30, 2026

S.No	Series	ISIN	Facility	Date of Trust Deed	Face Value (In Rupees)	DTD Reference for financial Covenants as per Debenture Trustee Deed or Information memorandum	Compliance with Financial Covenants	If No, Reason for Non - Compliance
1	8.40% Repco Home Finance Limited 2029	INE612J07160	Non-Convertible Debentures	13-03-2026	100000	Clause 10.3	Complied	Not Applicable

R. SUBRAMANIAN AND COMPANY LLP
CHENNAI
600 004
Chartered Accountants

Repco Home Finance Ltd.
Corporate Office
Chennai

Repco Home Fin
Corporate
Off

Annexure - 4

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
													In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	Notes
1	Repco Home Finance Limited	Shanthi Srikanth	Key management personnel of entity	Remuneration		0.72	NA			0.33	0.00	0.00										
2	Repco Home Finance Limited	Ankush Tiwari	Key management personnel of entity	Remuneration		0.64	NA			0.25	0.00	0.00										
3	Repco Home Finance Limited	T Karunakaran	Key management personnel of entity	Remuneration		1.02	NA			0.41	0.00	0.00										
4	Repco Home Finance Limited	P K Vaidhiyanathan	Whole time director	Remuneration			NA			0.09	0.00	0.00										
5	Repco Home Finance Limited	B Kannan	Whole time director	Remuneration		0.85	NA			0.01	0.00	0.00										
6	Repco Home Finance Limited	Repco Bank	Promoter	Any other transaction	Reimbursment	1300.00	NA			0.51	0.00	0.00										Reimbursement made to Repco Bank, with regard to salary of CDO, P.K. Vaidhyanathan
7	Repco Home Finance Limited	Repco Bank	Promoter	Any other transaction	Reimbursement of administrative expenses	1300.00	NA			0.08	0.00	0.00										
8	Repco Home Finance Limited	Repco Micro Finance Limited	Associate Company	Dividend received			NA			3.79	0.00	0.00										
9	Repco Home Finance Limited	Repco Micro Finance Limited	Associate Company	Any other transaction	Director Sitting fee received		NA			0.04	0.00	0.00										
10	Repco Home Finance Limited	Repco Bank	Promoter	Any other transaction	Rent Paid	1300.00	NA			0.12	0.00	0.00										
11	Repco Home Finance Limited	Repco Bank	Promoter	Any other transaction	Equity share capital	1300.00	NA			0.00	23.93	23.93										
12	Repco Home Finance Limited	Repco Bank	Promoter	Interest paid		1300.00	NA			25.13	0.00	0.00										
13	Repco Home Finance Limited	Repco Bank	Promoter	Loan		1300.00	NA			78.76	659.01	580.25					Loan	8.50%	3 to 10 Years	Secured	For onward lending to eligible borrowers	
14	Repco Home Finance Limited	Repco Micro Finance Limited	Associate Company	Investment		50.00	NA			0.00	31.60	31.60										
15	Repco Home Finance Limited	Rathinasundaram S	Director in Repco Bank	Any other transaction	Loan Repayment	1300.00	NA			0.50	1.75	1.25					Loan	10.00%	15 Years	Secured	For housing loan	
16	Repco Home Finance Limited	Rathinasundaram S	Director in Repco Bank	Any other transaction	Interest Payment	1300.00	NA			0.09	0.00	0.00					Loan	10.00%	15 Years	Secured	For housing loan	

Repco Home Finance Ltd. Corporate Office Chennai

17	Repco Home Finance Limited	Repco Bank	Promoter	Any other transaction	Reimbursement	1300.00	NA			0.02	0.00	0.00									Reimbursement made to Repco Bank, with regard to salary of New CDO, B. Kannan & CIO P.R. Durai
18	Repco Home Finance Limited	T Karunakaran	Key management personnel of entity	Loan			NA			0.03	0.03	0.00									
19	Repco Home Finance Limited	T Karunakaran	Key management personnel of entity	Interest received			NA			0.00	0.00	0.00									
20	Repco Home Finance Limited	C.Thangaraju	Director of entity	Remuneration			NA			0.14	0.00	0.00									
21	Repco Home Finance Limited	E.Santhanam	Director of entity	Remuneration			NA			0.20	0.00	0.00									
22	Repco Home Finance Limited	B.Rajkumar	Director of entity	Remuneration			NA			0.13	0.00	0.00									
23	Repco Home Finance Limited	Mrinal Kanti Bhattacharya	Director of entity	Remuneration			NA			0.17	0.00	0.00									
24	Repco Home Finance Limited	Usha Ravi	Director of entity	Remuneration			NA			0.13	0.00	0.00									
25	Repco Home Finance Limited	R.Vaithianathan	Director of entity	Remuneration			NA			0.13	0.00	0.00									
26	Repco Home Finance Limited	G Venkataiah	Director of entity	Remuneration			NA			0.12	0.00	0.00									
27	Repco Home Finance Limited	Aparna Sudip Kumar	Director of entity	Remuneration			NA			0.02	0.00	0.00									
Total value of transaction during the reporting period										**111.2**											

Repco Home Finance Ltd.
Corporate Office
Chennai