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

RHFL/SE/71/2026-27

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: Investor Presentation on financial results for the quarter and half year ended 30th September, 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the presentation on the financial performance of the Company for the quarter and half year ended 30th September, 2026.

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

This is submitted for your information and records.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

ANKUSH TIWARI
Digitally signed by ANKUSH TIWARI
Date: 2026.11.05 17:53:54 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.
Phone : 044-42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
Registered Office : 'REPCO TOWER', No. 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044 - 28340715 / 4037 / 2845

REPCO HOME FINANCE LIMITED

(Promoted by REPCO BANK - Govt. of India Enterprise)

Repco Home Finance

Earnings Presentation Q2 FY27



www.repcohome.com

Agenda

- **About Us**
- **MD & CEO Comments**
- **Board of Directors**
- **Q2 FY27 Performance**
  - Business summary
  - Financial performance
  - Borrowing Profile
  - Credit Rating
- **Geographic Presence**
  - Footprint
  - Region-wise loan book
- **Annexure**

About us

Repco Home Finance Ltd (RHFL) is a professionally managed housing finance company head quartered in Chennai, Tamil Nadu. We were incorporated in April 2000. We are registered as a Housing Finance Company (HFC) with the National Housing Bank (NHB)

The mission of RHFL has been to translate into reality the aspirations of people to own a house by covering the existing and potential market comprehensively through institutional credit support customized to suit individual needs in a transparent and ethical way.

The salient and unique features of RHFL are innovative loan products, direct customer contact and customer ownership, focus on quality customer servicing, transparency and speed of operations, focus on relatively under-penetrated markets and balanced portfolio mix, robust risk management systems and processes, low cost operations, established track record, stable and experienced senior management team.

We have witnessed a steady growth in the past by increasing our geographical footprint by deepening our reach selectively in existing regions and expanding to new regions.

We are happy to share the performance of RHFL during the Quarter Q2 FY27. Loan sanctions stood at Rs. 1359 crores in Q2 FY27 as against to Rs. 938 crores in Q1 FY27 and Rs. 1205 crores in Q2 FY26. Loan disbursements stood at Rs. 1205 crores in Q2 FY27 as against to Rs. 843 crores in Q1 FY27 and Rs. 1069 crores in Q2 FY26.

Total income stood at Rs. 481 crores in Q2 FY27 as against to Rs. 468 crores in Q1 FY27 and Rs. 445 crores in Q2 FY26.

The GNPA for Q2 FY27 is 2.4%, compared to 2.7% in Q1 FY27 and 3.1% in Q2 FY26. Furthermore, the proportion of stage-2 assets is 7.0% in Q2 FY27, compared to 7.2% Q1 FY27 and 8.8% in Q2 FY26.

Net profits stood at Rs. 116 crores in Q2 FY27 as against to Rs. 114 crores in Q1 FY27 and Rs. 107 crores in Q2 FY26.

The employee strength of the Company as of 30th September 2026 is 1,636.

The overall loan book stood at Rs. 16,425 crores at the end of September 30, 2026, as against Rs. 15,033 crores a year back. The AUM was Rs. 15,990 crores as of June 30, 2026.

As of September 30, 2026, loans to the non-salaried segment accounted for 53.6% of the outstanding loan book and loans for salaried segment accounts for 46.4%. Housing loans accounted for 71% of the loans while Home Equity products accounted for 29% of loan book. 100% of the loans given by the Company are retail loans.

Board of Directors

Repco Home Finance



Mr. C. Thangaraju Chairman, Non-Executive and Non-Independent Director



Mr. E.Santhanam, Non-Executive and Non-Independent Director'



Mr. B. Raj Kumar, Non-Executive and Independent Director



Mr. Mrinal Kanti Bhattacharya, Non-Executive and Independent Director



Mr. R.Vaithianathan, Non-Executive and Independent Director



Mrs. Usha Ravi, Non-Executive and Independent Director



Dr. G. Venkataiah, Non-Executive and Independent Director



Mrs. Aparna Sudip Kumar , Non-Executive and Independent Director



Mr. T. Karunakaran, Managing Director & CEO



Mr. B Kannan , Whole time Director & Chief Development Officer (Additional Director)

Q2 FY27 Performance

Business Summary

Loans Outstanding
Rs. 16,425 Crs

Net Owned Fund
Rs. 3,875 Crs

Total Capital Adequacy
Ratio 37%

Average loan per unit
Rs. 14 Lakhs

Number of live accounts
1,16,229

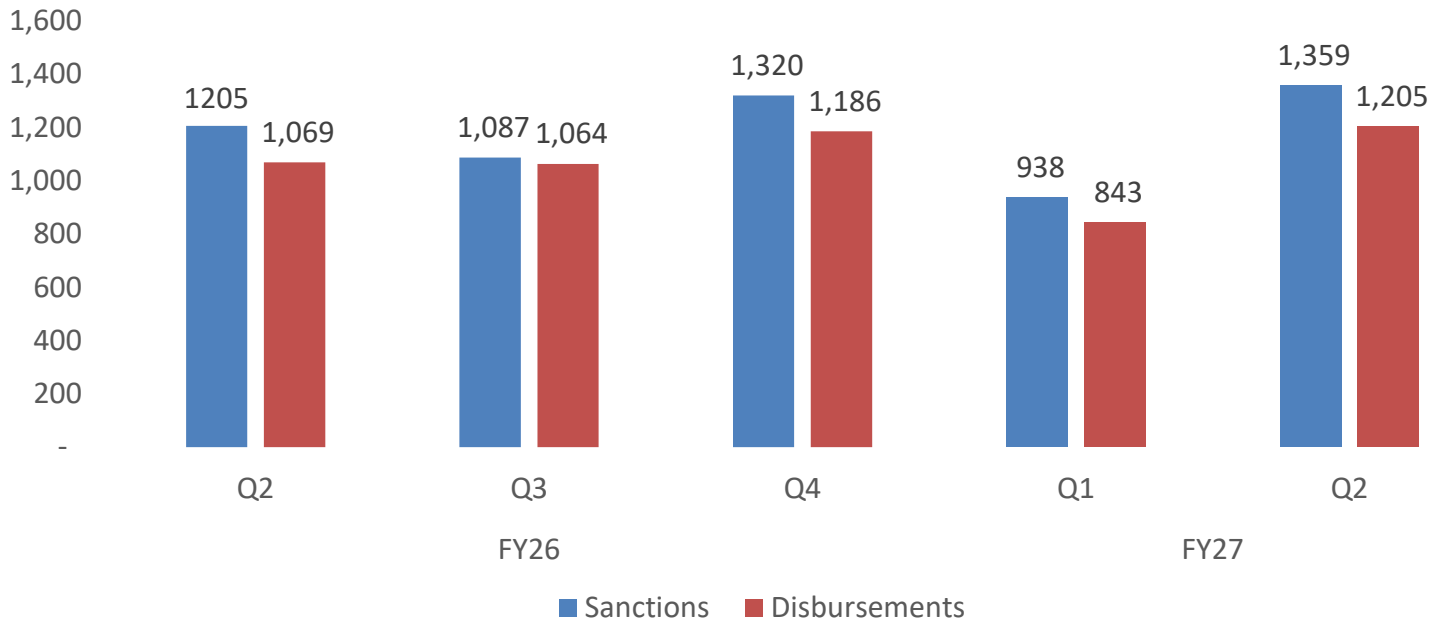
Network
242

GNPA – 2.4%

ECL provision – 2.1%

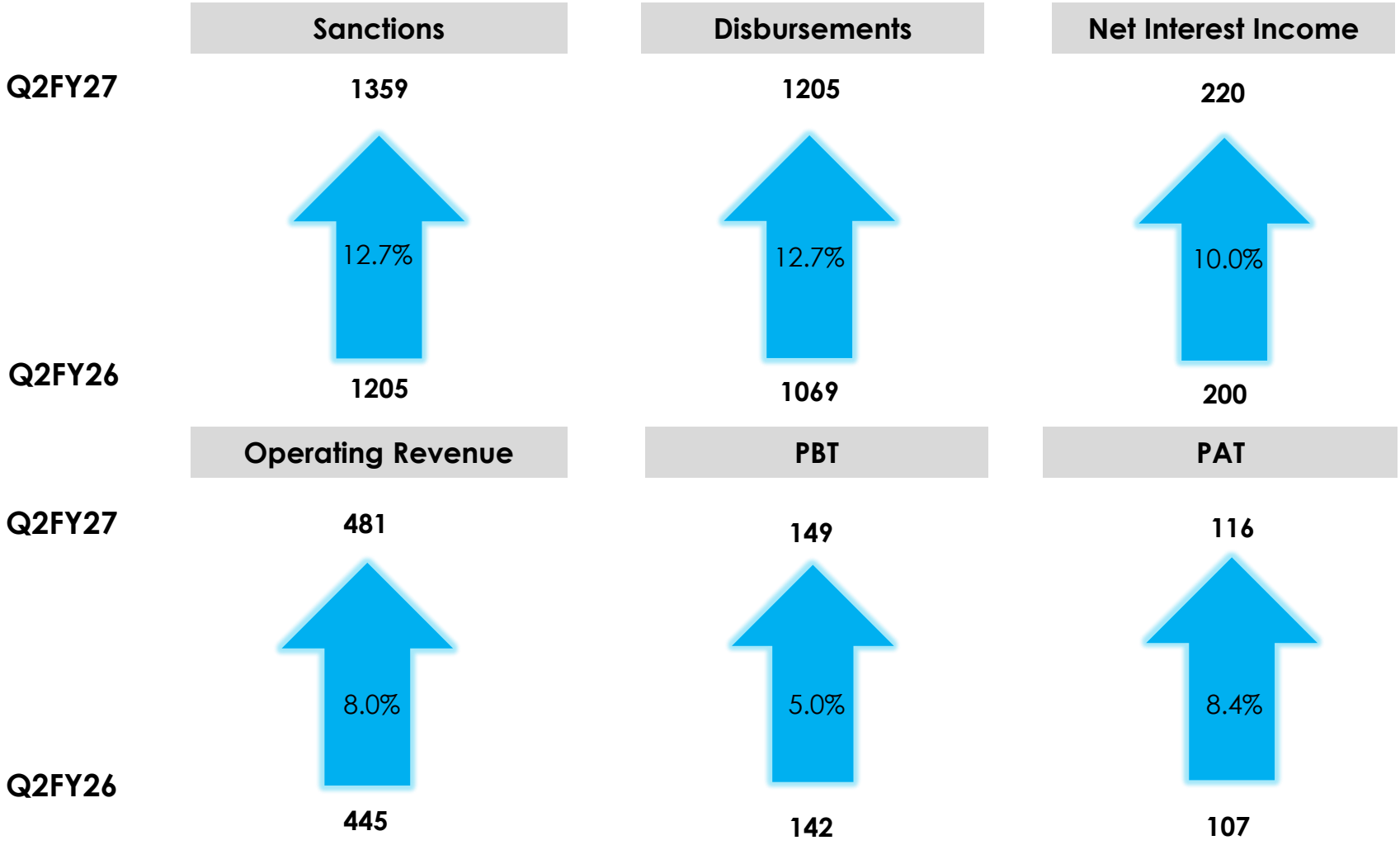
Business performance momentum

Figures in Rs. crores



Key Indicators –Q2FY27 vs Q2FY26

Figures in Rs crores



Key Indicators – Q2FY27 vs Q1FY27

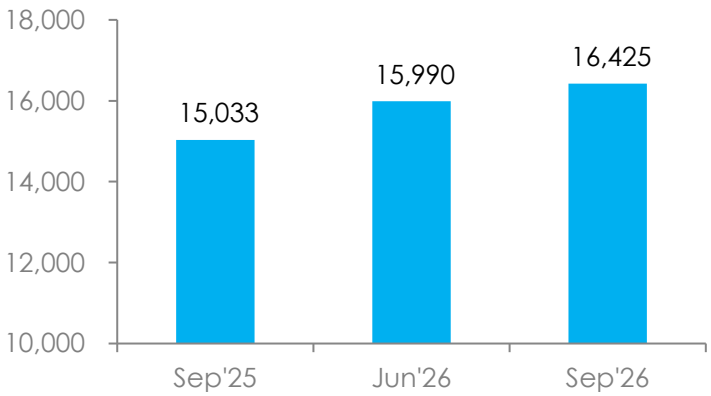
Figures in Rs crores



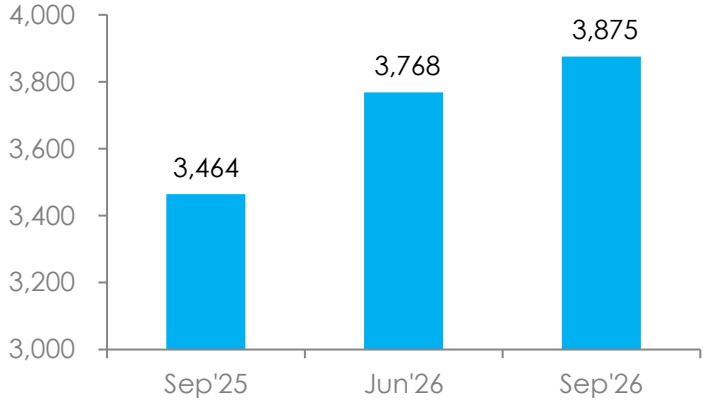
Portfolio Composition

Figures in Rs crores

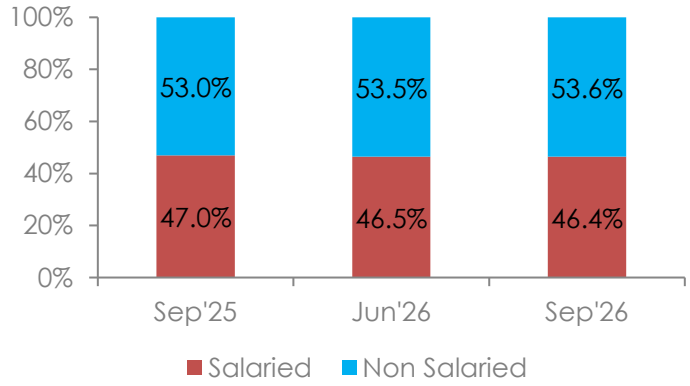
Loan Book



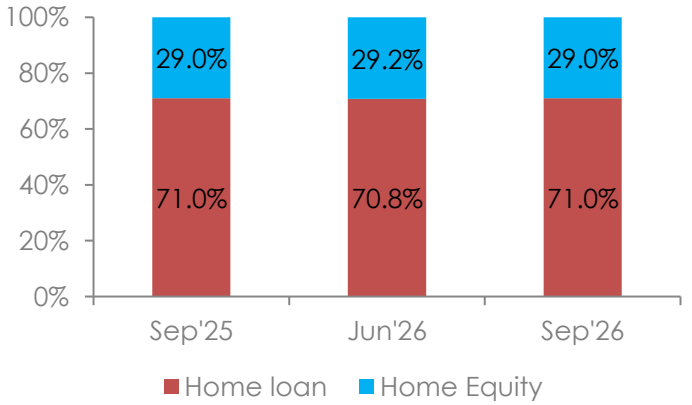
Net Owned Fund



Loan book composition

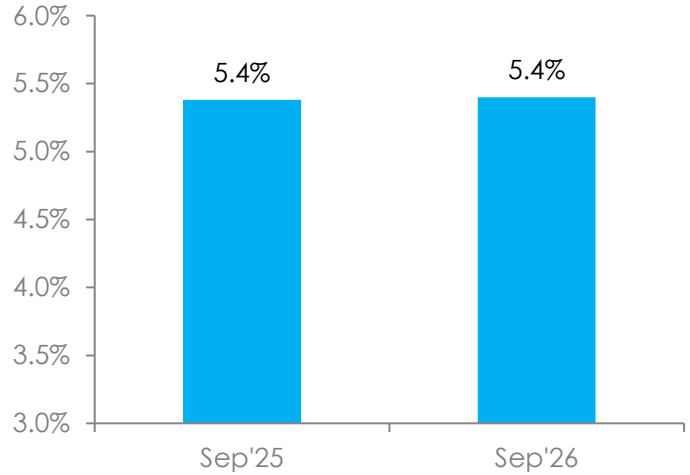


Mix of Loan Portfolio

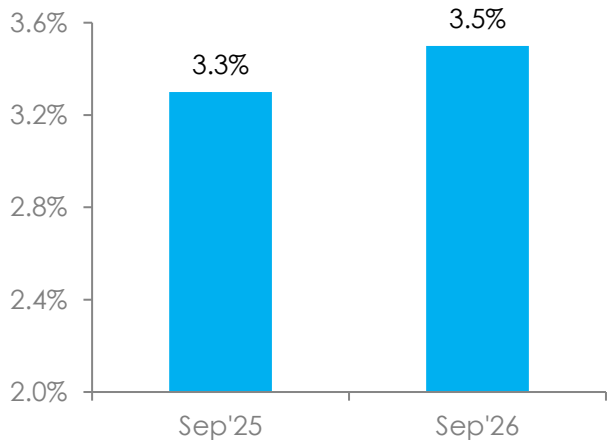


Half-Yearly Profitability ratios (6M)

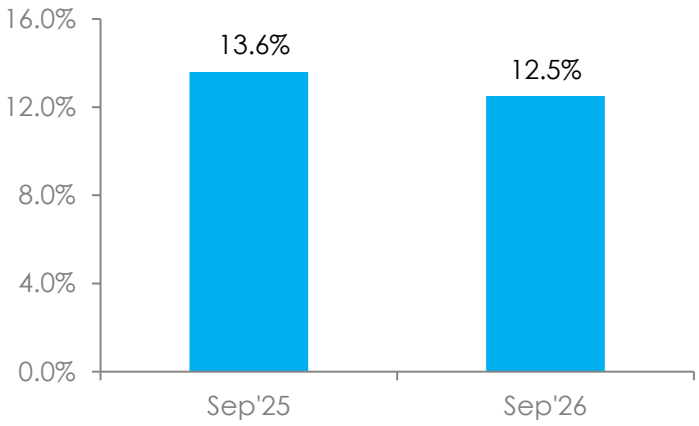
Net Interest Margin



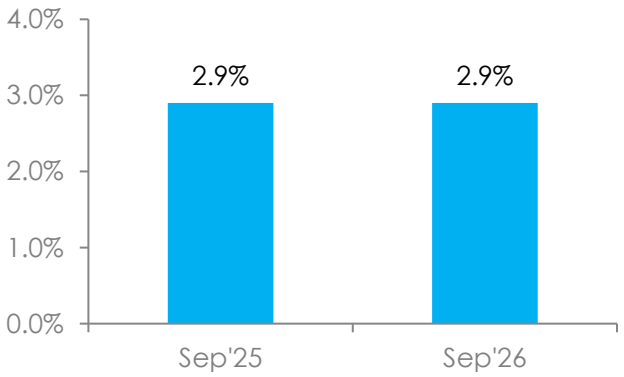
Spread



Return on Equity

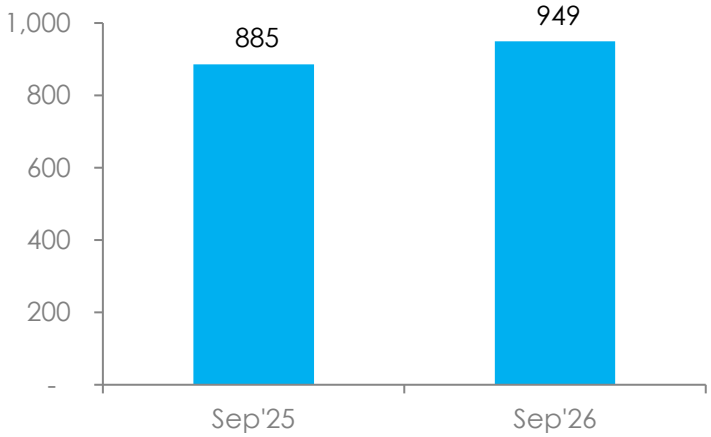


Return on Assets

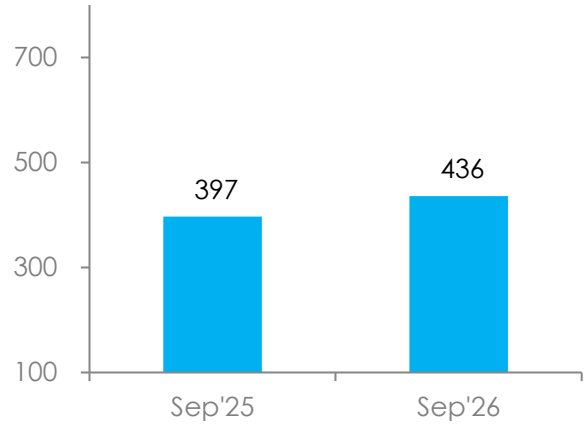


Half-Yearly Performance Metrics (6M)

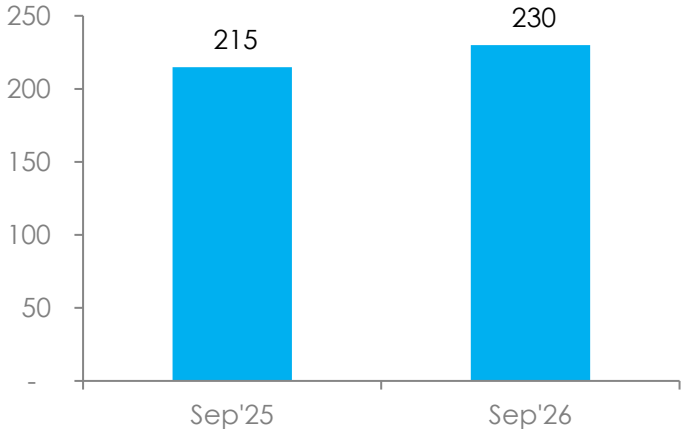
Income from Operations



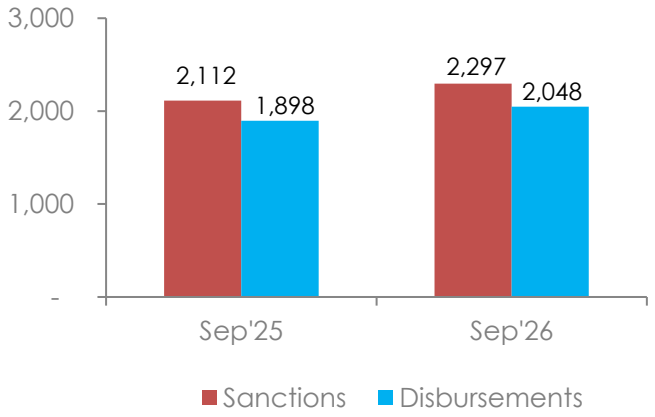
Net Interest Income



Net Profit

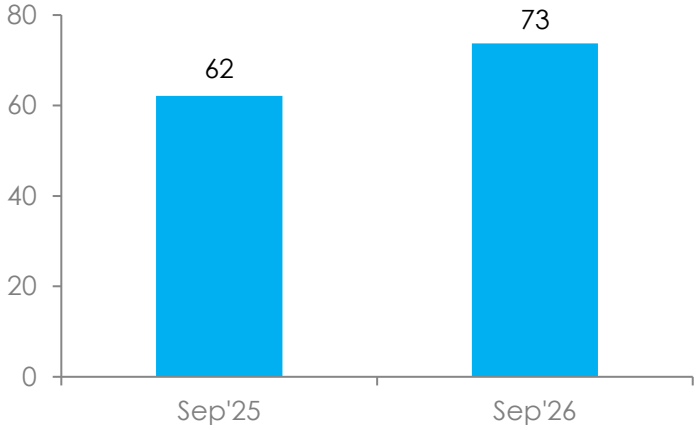


Sanctions and Disbursements

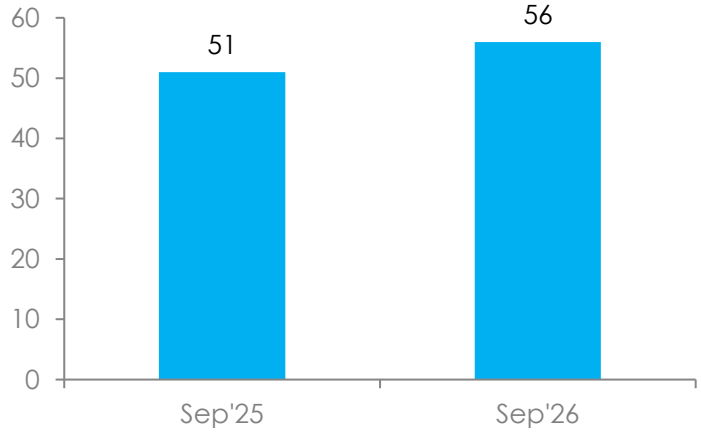


Half-Yearly Operating Cost (6M)

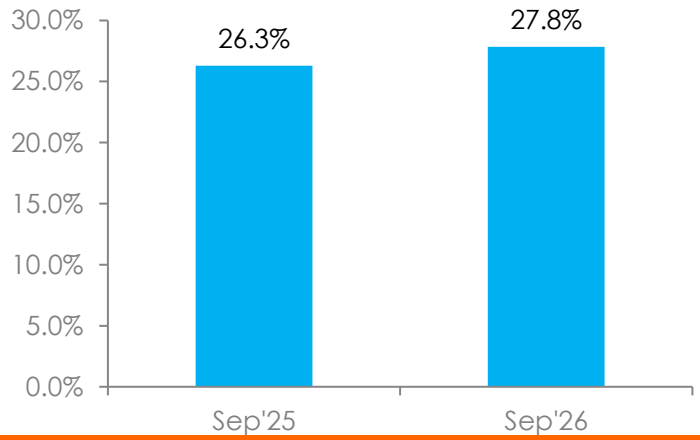
Employee Cost



Other OPEX

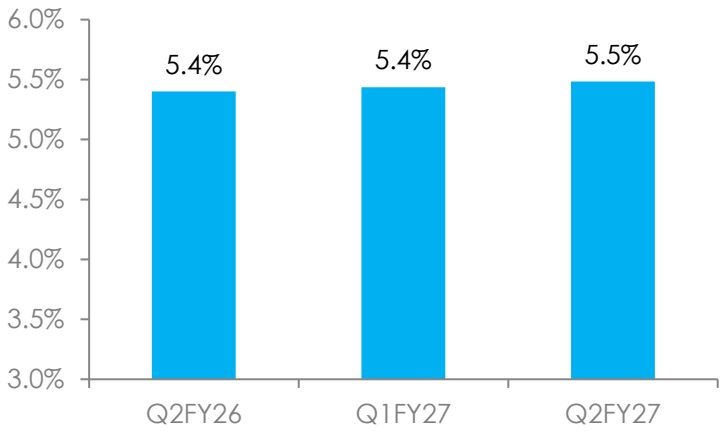


Cost to Income Ratio

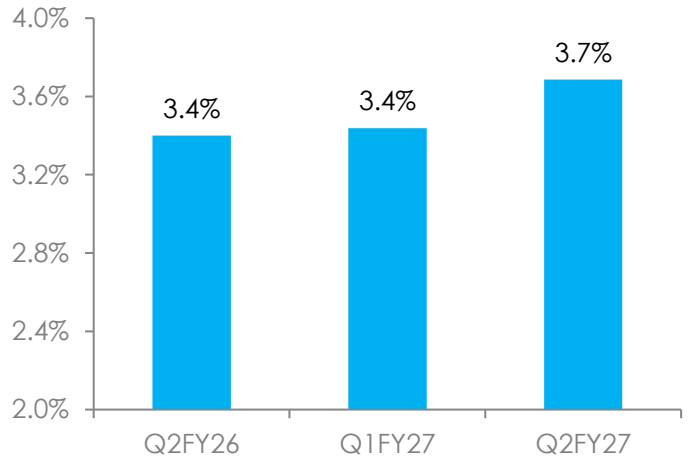


Quarterly Profitability ratios (3M)

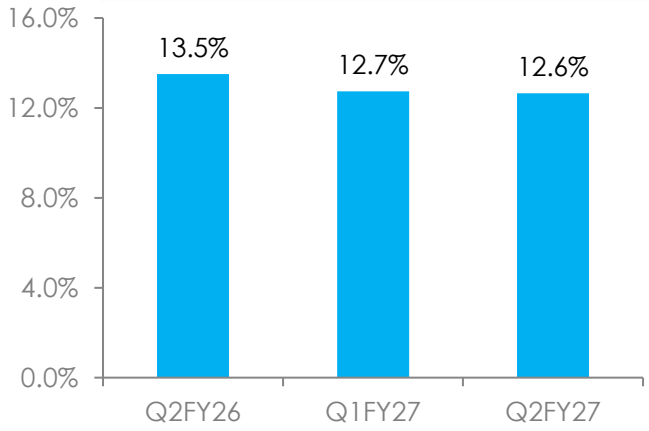
Net Interest Margin



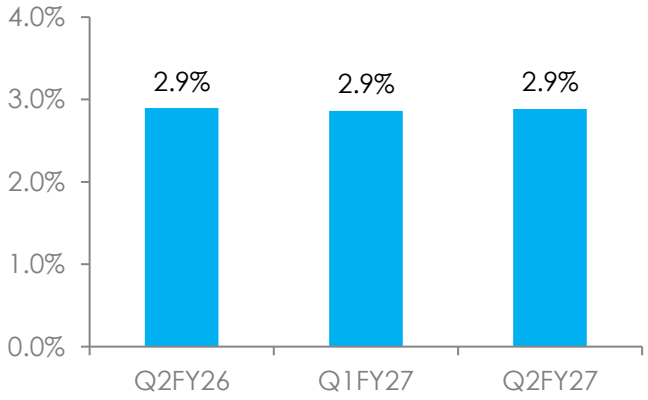
Spread



Return on Equity



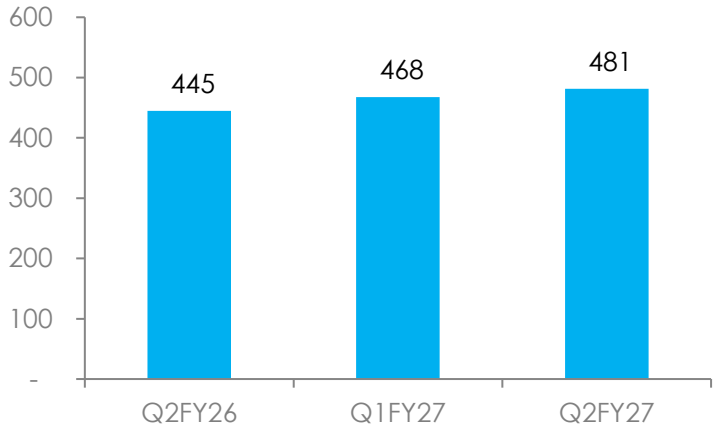
Return on Assets



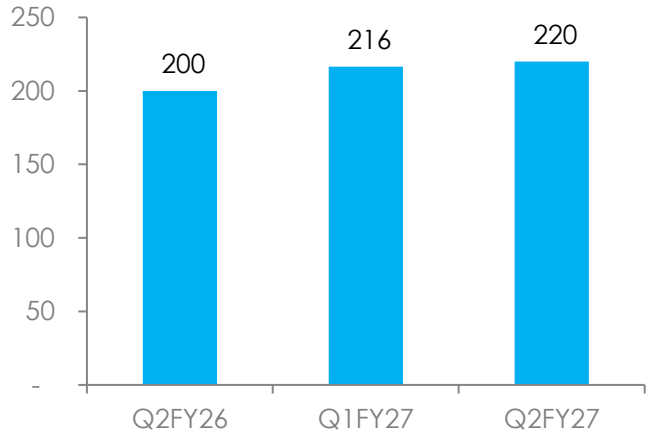
Quarterly Performance Metrics (3M)

Figures in Rs crores

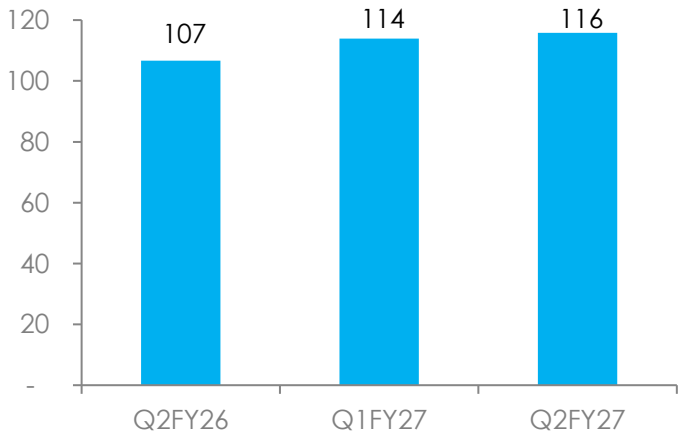
Income from Operations



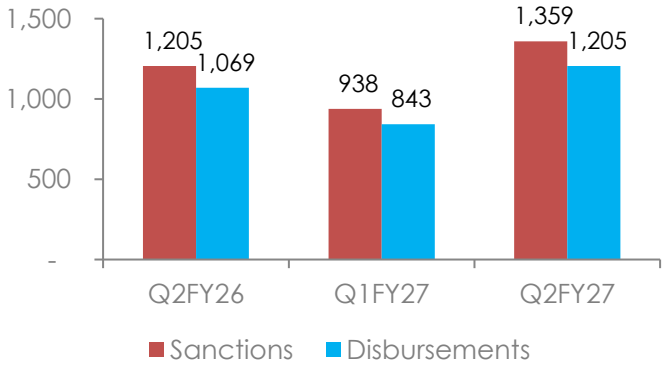
Net interest income



Net profit



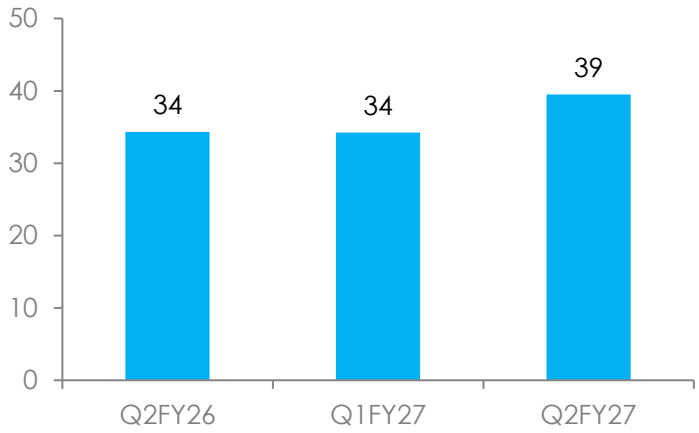
Sanctions and Disbursements



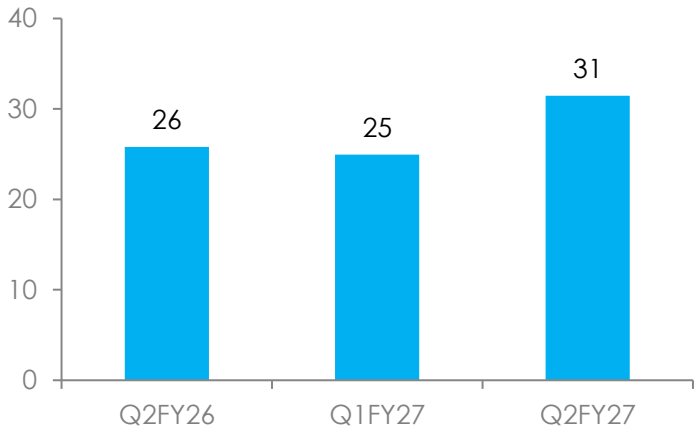
Quarterly Operating cost (3M)

Figures in Rs crores

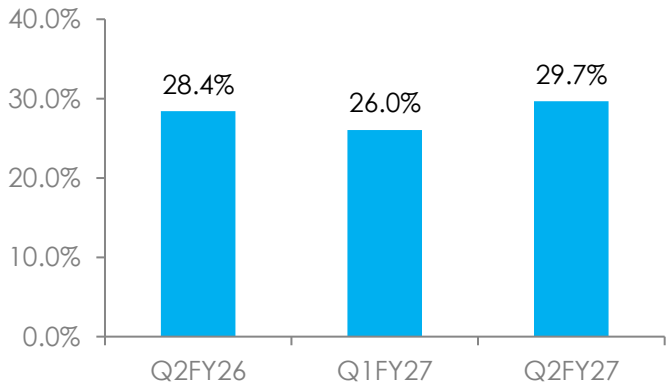
Employee Cost



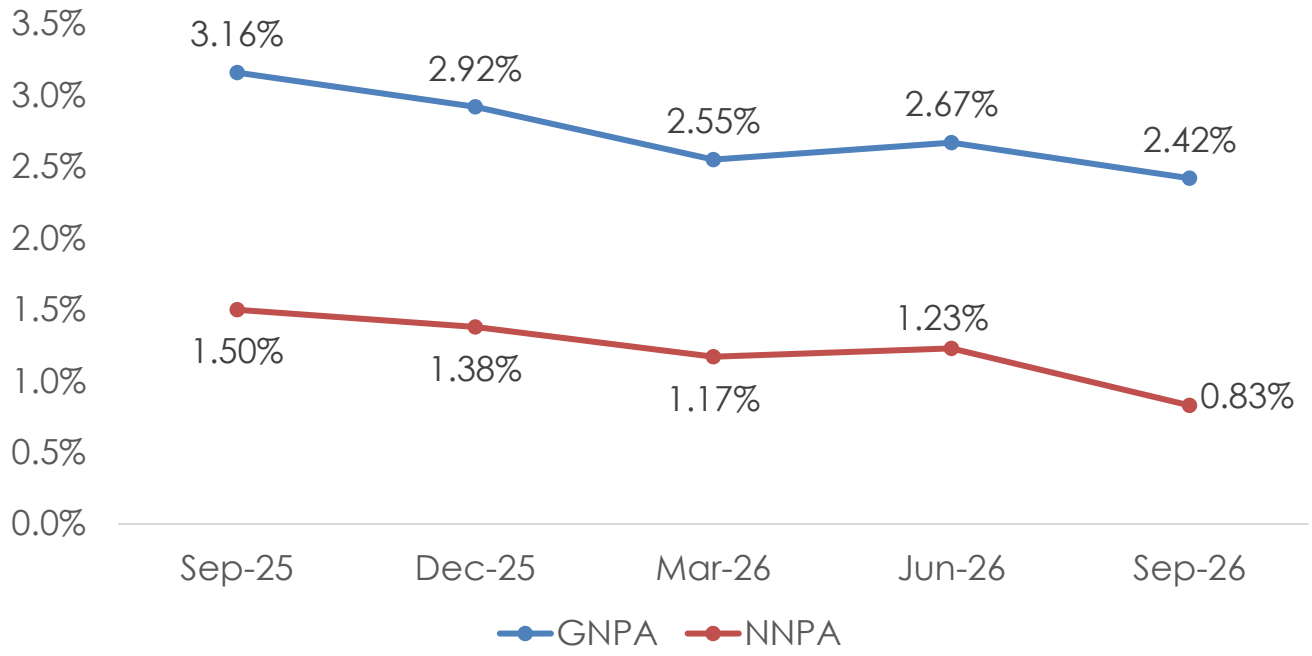
Other Opex



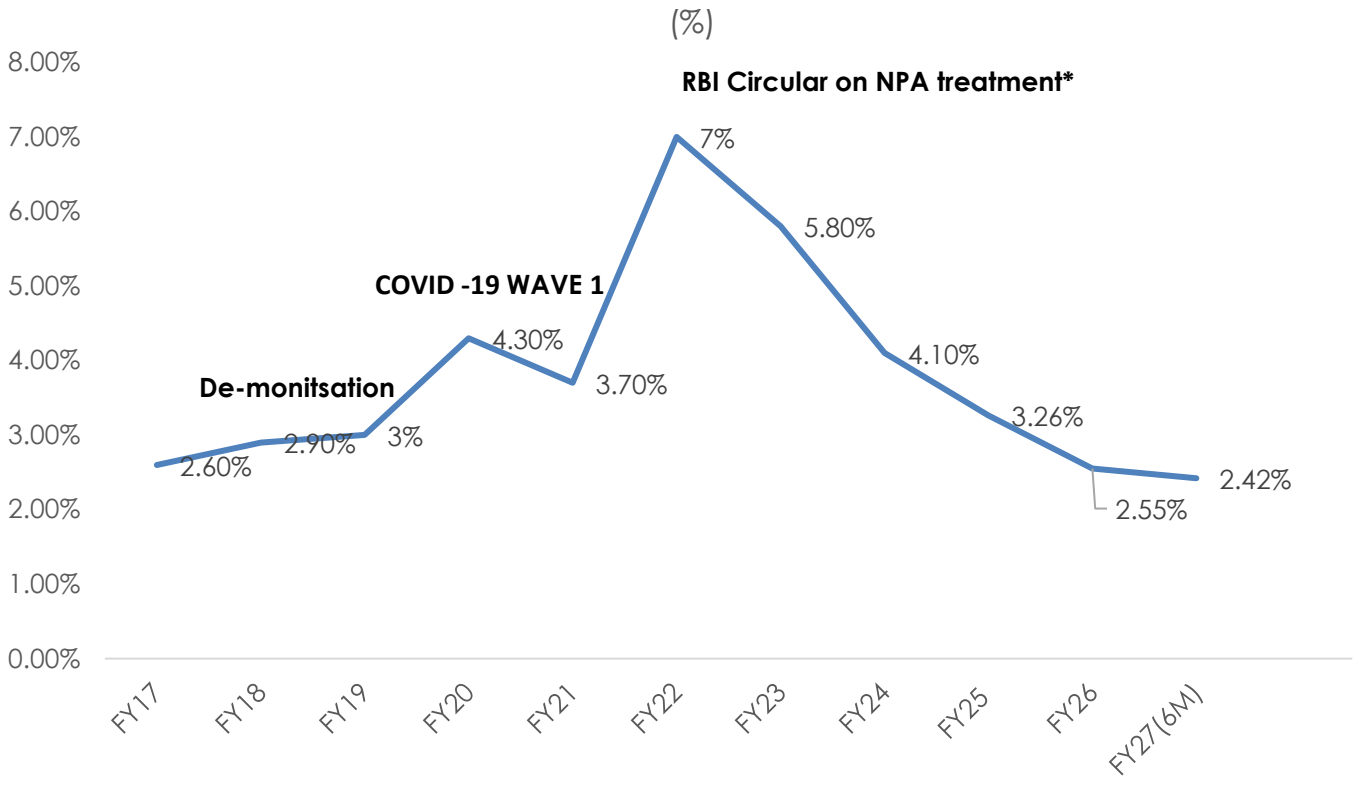
Cost to Income Ratio



Asset Quality

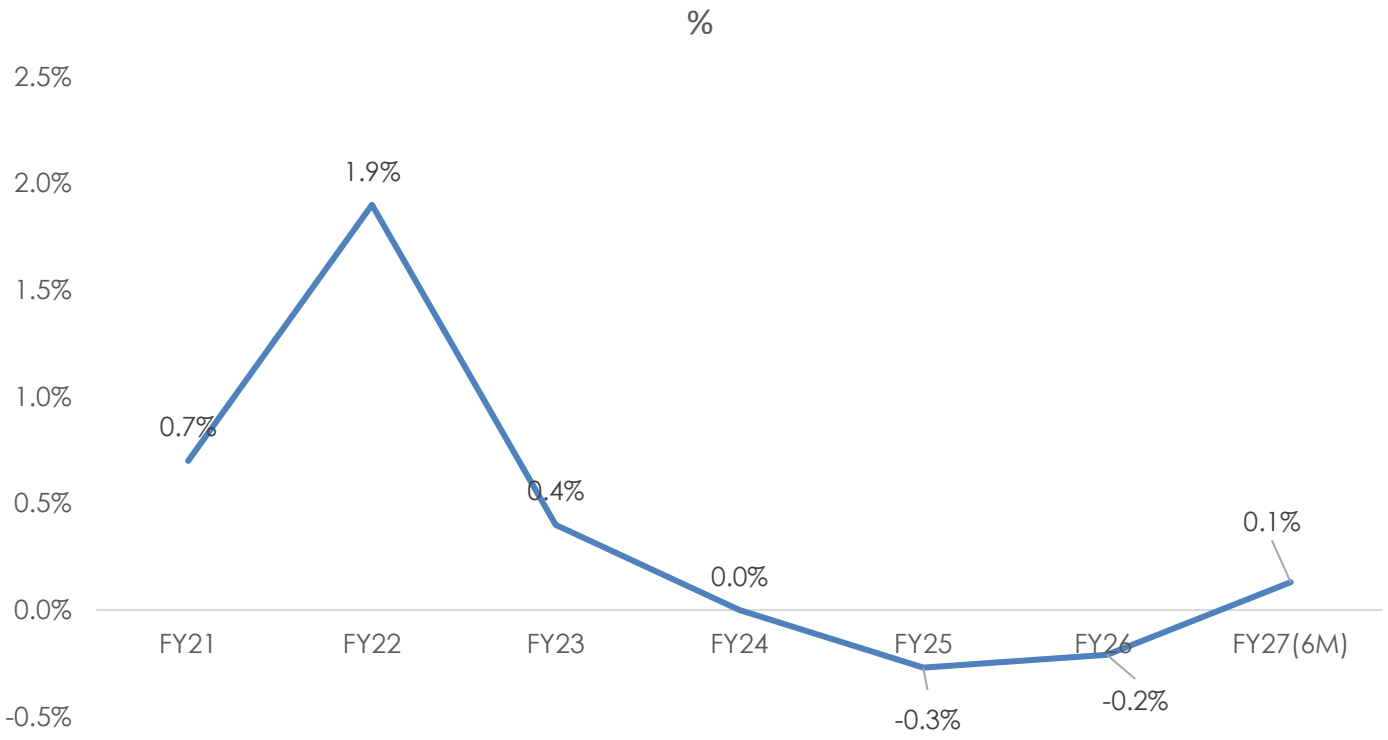


GNPA Movement

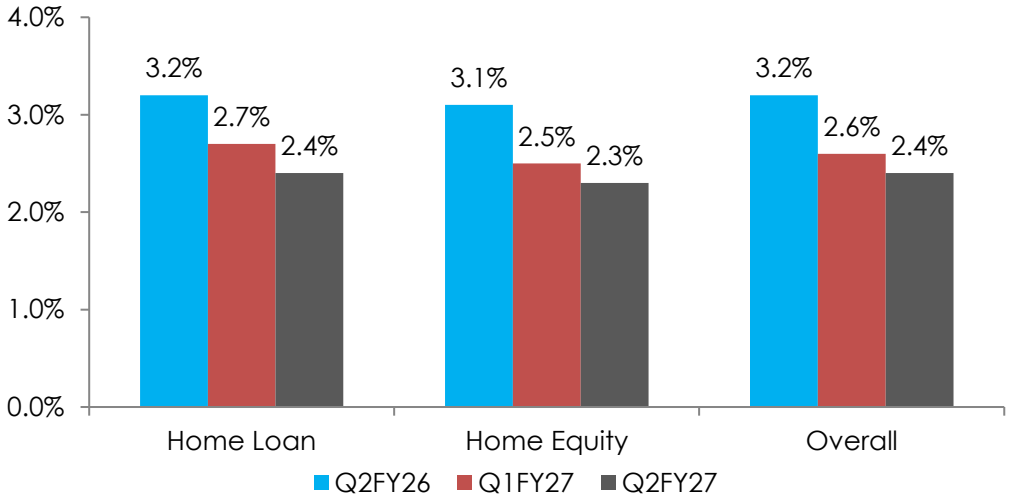


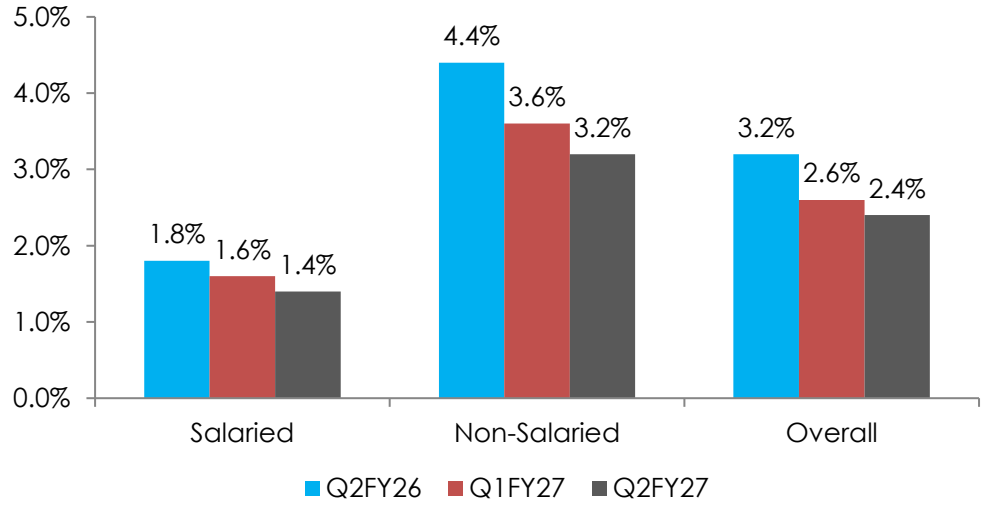
*** Circular No: RBI/2021-22/117**
DOR.No.STR.REC.64/21.04.048/2021-22

Credit Cost


%
2.5%
2.0%
1.5%
1.0%
0.5%
0.0%
-0.5%
0.7%
1.9%
0.4%
0.0%
-0.3%
-0.2%
0.1%
FY21
FY22
FY23
FY24
FY25
FY26
FY27(6M)

Product / Occupation mix wise GNPA(%)





ECL provision

Figures in Rs crores

	Sep'25	Jun'26	Sep'26
Gross Stage 3*	475	427	398
% portfolio in Stage 3	3.2%	2.7%	2.4%
ECL provision - Stage 3	249	233	263
Net - Stage 3*	225	194	135
Coverage ratio - Stage 3	52.5%	54.5%	66.0%
Gross Stage 1 & 2*	14558	15564	16027
% portfolio in Stage 1 & 2	96.8%	97.3%	97.5%
Total ECL provision	374	353	353

** Principal Outstanding*

Stage-wise Movement

Figures in Rs. crores

Particulars	Sep'25		Jun'26		Sep'26	
	AUM	%	AUM	%	AUM	%
Stage-1	13,234	88.03%	14,411	90.1%	14,873	90.5%
Stage-2	1,324	8.8%	1,152	7.2%	1,154	7.0%
Stage-3	475	3.1%	427	2.7%	398	2.4%
Grand Total	15,033	100.0%	15,990	100.0%	16,425	100%

Amounts have been rounded off to the nearest crores

Breakup of Overdues

Figures in Rs. crores

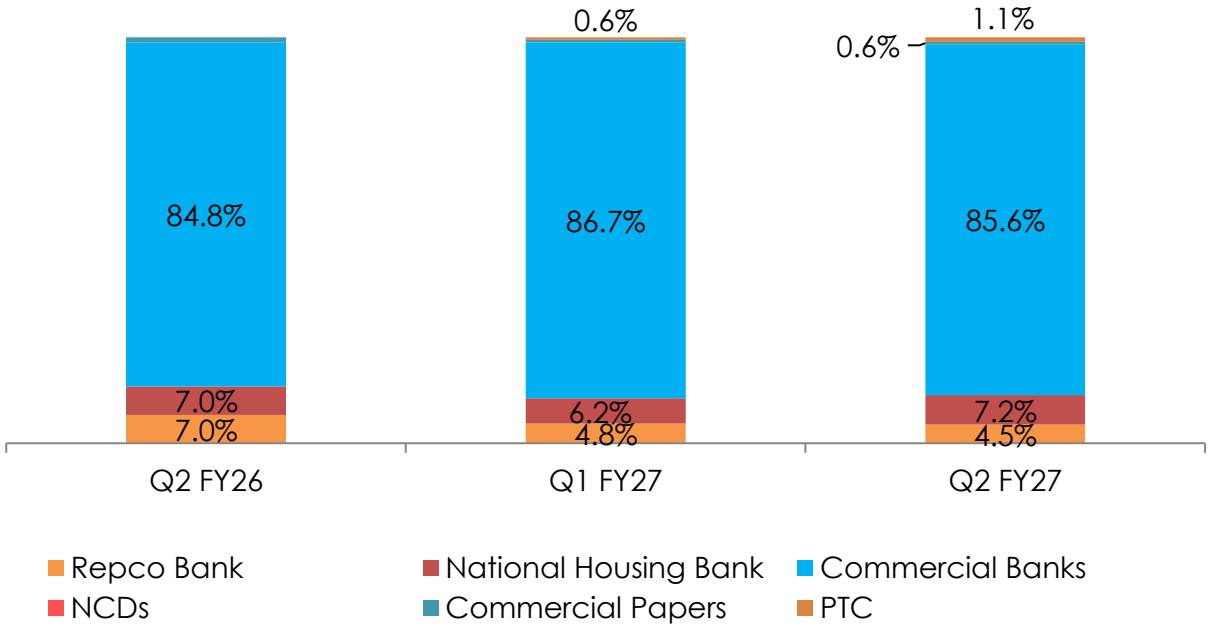
Particulars	Total AUM	Stage-2		Stage-3	
		AUM	% of AUM	AUM	% of AUM
Till March 2022*	4,986	645	13%	275	5.5%
From April 2022*	11,439	508	4.3%	129	1.1%
Grand Total	16,425	1153	7.0%	404	2.4%

**Financial years categorised based on date of sanction*

Amounts have been rounded off to the nearest crores

Borrowing profile

Source (Rs Crs)	Average cost	Q2FY26	Q1FY27	Q2FY27	% change (Y-o-Y)
National Housing Bank	**7.73%**	799	748	921	15%
Commercial Banks	**8.40%**	9,751	10,474	10,967	12%
Repco Bank	**8.50%**	805	581	580	-28%
Commercial Paper	**7.60%**	141.91	74	74	-48%
PTC	**7.85%**	-	76.78	145	-
Non - Convertible Debentures	**8.40%**		125.00	125	-
Total	**8.35%**	**11,498**	**12,078**	**12,812**	



Credit Rating

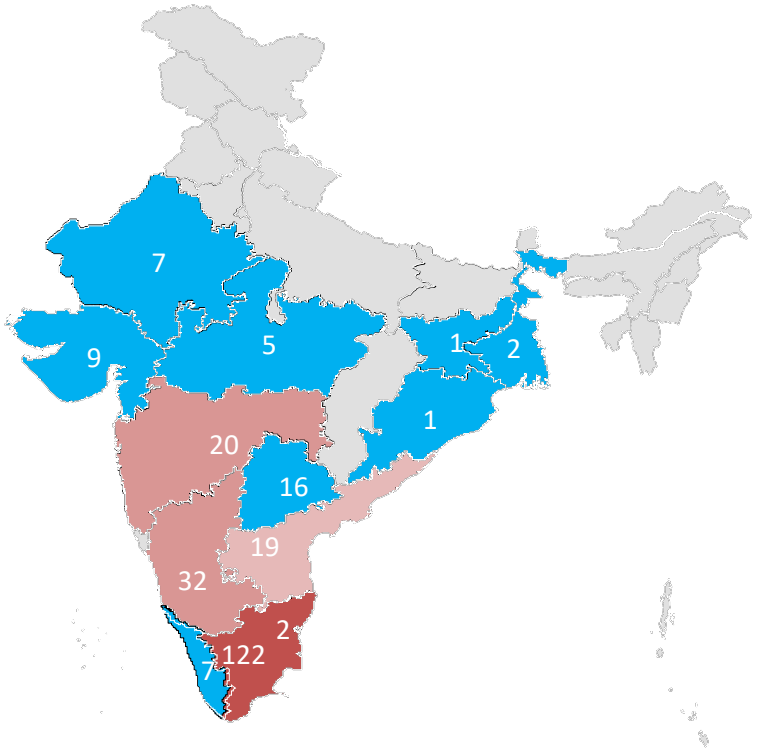
- Credit Rating as on 30th September 2026

Rating Agency	Instrument	Rating
CARE	Term Loan	AA-/ Stable
CARE	Commercial Paper	A1+
ICRA	Term Loan	AA-/ Stable
ICRA	Non- Convertible Debentures	AA-/ Stable
ICRA	Commercial Paper	A1+
ICRA	Pass Through Certificates	AAA (SO)

Geographic Presence

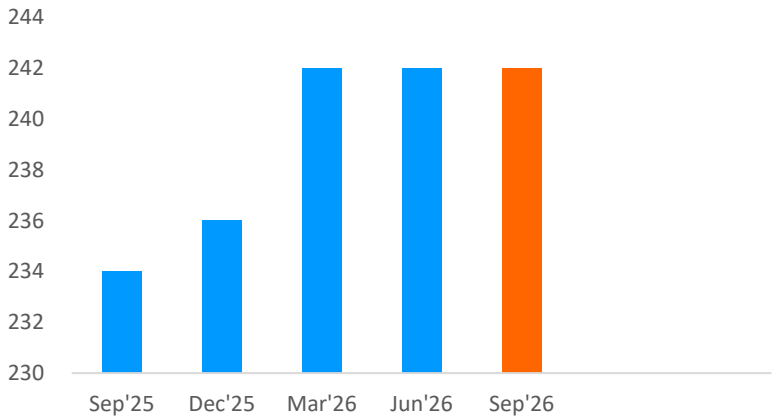
Network

Branch Network

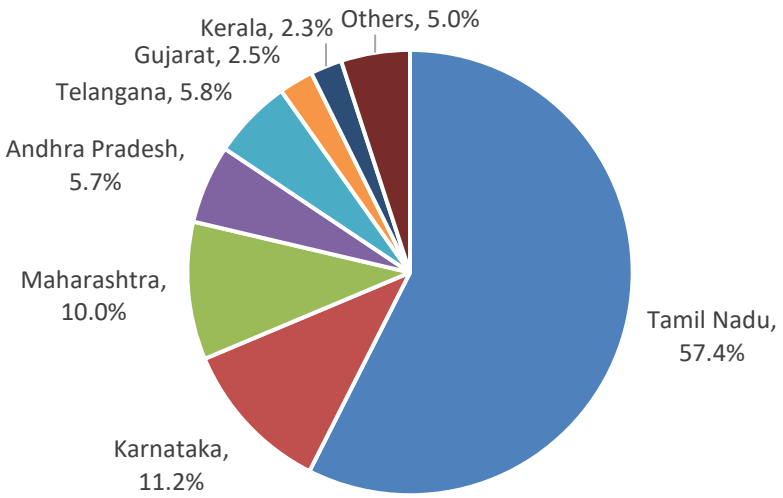


- Present in 12 states and 1 Union Territory with 210 branches and 32 satellite centers.
- Additionally, we have 2 asset recovery branches.
- Presence beyond South: branches in Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, West Bengal, Odisha & Jharkhand.

Network



Region-wise loan book

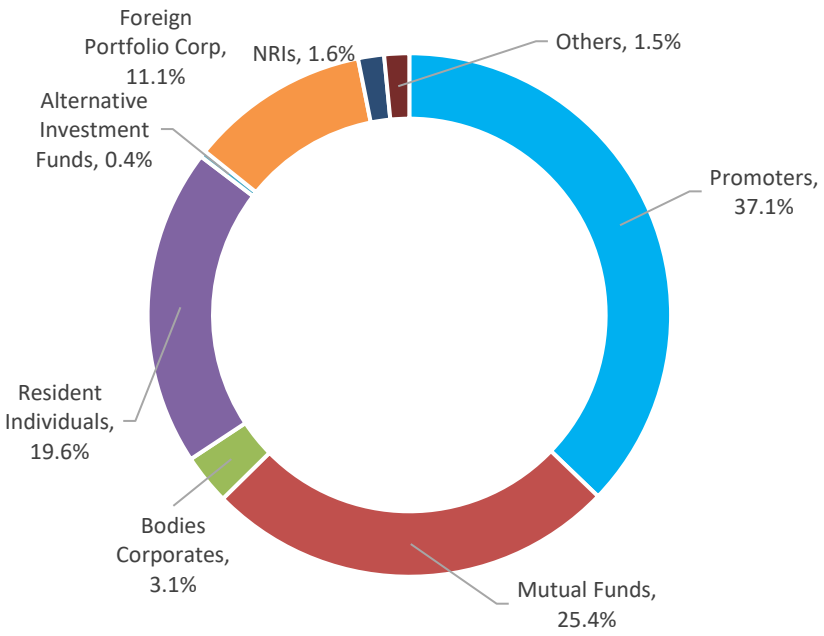


	Exposure			Annualised Growth	
States	**Sep-25**	**Jun-26**	**Sep-26**	**Y-o-Y**	**Q-o-Q**
Tamil Nadu	57.1%	57.3%	57.4%	10%	3%
Karnataka	12.3%	11.4%	11.2%	-1%	1%
Maharashtra	9.7%	9.8%	10%	13%	5%
Andhra Pradesh	5.9%	5.7%	5.7%	6%	3%
Telangana	5.4%	5.7%	5.8%	17%	5%
Gujarat	2.6%	2.6%	2.5%	5%	-1%
Kerala	2.3%	2.3%	2.3%	9%	3%
Others	4.5%	5.0%	5.0%	21%	3%
Grand Total	**100%**	**100%**	**100%**	9.3%	2.7%

Annexure

Shareholding pattern

Outstanding shares – 6.26 Cr



Major Non-Promoter Shareholders	%
Bandhan Small Cap Fund	9.8%
ICICI Prudential Banking and Financial Services Fund	4.1%
ICICI Prudential Small Cap Fund	2.9%
Fidelity Funds - Asian Smaller Companies Pool	2.8%
Aditya Birla Sun Life Trustee Private Limited A/C Aditya Birla Sun Life Small Cap Fund	1.5%
Whiteoak Capital Flexi Cap Fund	1.2%
HDFC Mutual Fund - HDFC Banking And Financial Services Fund	1.0%
Fidelity Asian Values Plc	0.9%

Profit and loss statement (3M)

Figures in Rs crores

(Rs. crore)	Q2FY27	Q1FY27	QOQ (%)	Q2FY26	YoY (%)
Income:					
Revenue from operations	481	468	3%	445	8%
Other income	0.3	0.2	0%	0.6	-44%
Total Income	**481**	**468**	**3%**	**445**	**8%**
Expenses:					
Interest and other financial charges	261	251	4%	244	7%
Employee benefit expense	39	34	15%	34	15%
Administrative & Other Expenses	21	15	45%	18	17%
Provision for Depreciation	10	10	0%	8	35%
ECL Provision	0	10	-96%	-1	-123%
Total Expenses	**332**	**320**	**4%**	**303**	**10%**
Profit before tax	149	148	1%	142	5%
Tax expense:					
Current tax	32	32	-2%	20	57%
Deferred Tax	0.5	1	47%	15	-88%
Net Profit/(Loss)	**116**	**114**	**2%**	**107**	**9%**

Amounts have been rounded off to the nearest crores

Profit and loss statement (6M)

Figures in Rs crores

(Rs. crores)	Sep'26	Sep'25	YoY (%)
Income:			
Revenue from operations	949	885	7%
Other income	0	1	-49%
Total Income	**949**	**886**	**7%**
Expenses:			
Interest and other financial charges	512	488	5%
Employee benefit expense	73	62	17%
Depreciation and amortization expense	21	16	31%
Other expenses	35	35	2%
Provisions & write-offs	10	-5	-311%
Total Expenses	**652**	**597**	**9%**
Profit before tax	297	289	3%
Tax expense:			
Current tax	65	45	44%
Deferred Tax	2	29	-94%
Net Profit/(Loss)	**230**	**215**	**7%**

Amounts have been rounded off to the nearest crores

Relative performance (3M)

Particulars	Units	Q2FY26	Q1FY27	Q2FY27
Sanctions	Rs. Cr	1,205	938	1,359
Disbursements	Rs. Cr	1,069	843	1,205
Net interest income	Rs. Cr	200	216	220
PAT	Rs. Cr	107	114	116
NIM	%	5.4	5.4	5.5
Yield on assets	%	12.1	11.7	12
Cost of Borrowings	%	8.5	8.3	8.3
Spread	%	3.4	3.4	3.7
Return on assets	%	2.9	2.9	2.9
Return on equity	%	13.5	12.7	12.6

Relative performance (6M)

Particulars	Units	Sep'25	Sep'26
Sanctions	Rs. Cr	2,112	**2,297**
Disbursements	Rs. Cr	1,898	**2,048**
Net interest income	Rs. Cr	397	**436**
PAT	Rs. Cr	215	**230**
NIM	%	5.4	**5.4**
Yield on assets	%	12.0	**11.8**
Cost of Borrowings	%	8.7	**8.3**
Spread	%	3.3	**3.5**
Return on assets	%	2.9	**2.9**
Return on equity	%	13.6	**12.5**

For any queries, please contact:

Mr. Ankush Tiwari
Company Secretary and Compliance Officer
Repco Home Finance Limited
Phone: +91 44 42106650
Email: cs@repcohome.com

Safe Harbor:

This presentation may have certain statements that may be "forward looking" including those relating to general business plans and strategy of Repco Home Finance Ltd., (RHFL), its future outlook and growth prospects. The actual results may differ materially from these forward looking statements due to a number of risks and uncertainties which could include future changes or developments in RHFL, the competitive environment, the company's ability to implement its strategies and initiatives, respond to technological changes as well as sociopolitical, economic and regulatory conditions in India.

All financial data in this presentation is obtained from the audited financial statements and the various ratios are calculated based on these data. This presentation does not constitute a prospectus, offering circular or offering memorandum or an offer, invitation or a solicitation of any offer, to purchase or sell, any shares of RHFL and should not be considered or construed in any manner whatsoever as a recommendation that any person should subscribe for or purchase any of RHFL's shares. None of the projection, expectations, estimates or prospects in this presentation should be construed as a forecast implying any indicative assurance or guarantee of future performance, nor that the assumptions on which such future projects, expectations, estimates or prospects have been prepared are complete or comprehensive .

This presentation is for information purposes only. This document and its contents should not forwarded or delivered or transmitted in any manner to any person other than its intended recipients, and should not be reproduced in any manner whatsoever. The recipients further represents and warrants that : (i) It is lawfully able to receive this presentation under the laws of the jurisdiction in which it is located, and / or any other applicable laws, (ii) It is not a U.S. person, (iii) This presentation is furnished to it, and has been received, outside of the United States, and (iv) It will not reproduce, publish, disclose, redistribute or transmit this presentation, directly or indirectly, into the United States or to any U.S. person either within or outside of recipient's organisation.