

RHFL/SE/79/2024-25

12th February, 2025

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

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

Dear Sir/Madam,

Sub: Integrated Filing (Financial) for the quarter and nine months ended on 31st December, 2024

Ref: Our letter RHFL/SE/78/2024-25 dated 12th February, 2025

Pursuant to Securities and Exchange Board of India (SEBI) Circular No. SEBI/HO/CFD/CFD-PoD2/CIR/P/2024/185 dated 31st December, 2024, please find attached the Integrated Filing (Financials) for the quarter and nine-months ended 31st December, 2024.

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

Kindly take the above intimation on record.

Thanking You,
Yours faithfully,
For Repco Home Finance Limited

Ankush Tiwari
Company Secretary & Compliance Officer



REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

Corporate office: 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 NINE MONTHS ENDED DECEMBER 31, 2024

(Rs.in crores)

Particulars	Standalone						Consolidated					
	Quarter Ended			Period Ended		Year Ended	Quarter Ended			Period Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Revenue from operations												
(a) Interest income	425.77	405.11	378.73	1,231.59	1,112.91	1,495.98	425.77	405.11	378.73	1,231.59	1,112.91	1,495.98
(b) Other loan related income	10.16	10.14	8.57	27.42	19.03	28.54	10.16	10.14	8.57	27.42	19.03	28.54
Total revenue from operations	435.93	415.25	387.30	1,259.01	1,131.94	1,524.52	435.93	415.25	387.30	1,259.01	1,131.94	1,524.52
2 Other income	9.39	12.73	5.90	30.54	11.67	16.28	9.39	8.94	5.90	26.75	8.51	13.12
3 Total income (1+2)	445.32	427.98	393.20	1,289.55	1,143.61	1,540.80	445.32	424.19	393.20	1,285.76	1,140.45	1,537.64
4 Expenditure												
(a) Finance costs	247.52	239.56	215.26	720.06	625.31	845.57	247.52	239.56	215.26	720.06	625.31	845.57
(b) Employee benefits expense	28.85	28.35	24.22	86.25	73.37	102.18	28.85	28.35	24.22	86.25	73.37	102.18
(c) Depreciation and Amortisation	8.50	9.27	4.77	21.51	12.65	18.22	8.50	9.27	4.77	21.51	12.65	18.22
(d) Other expenditure	16.11	14.06	11.96	42.61	36.75	50.62	16.11	14.06	11.96	42.61	36.75	50.62
(e) Impairment on financial instrument and bad debts written off	0.33	(16.02)	2.91	(14.25)	9.48	(0.51)	0.33	(16.02)	2.91	(14.25)	9.48	(0.51)
Total expenditure (sum of (a) to (e))	301.31	275.22	259.12	856.18	757.56	1,016.08	301.31	275.22	259.12	856.18	757.56	1,016.08
5 Profit before tax (3-4)	144.01	152.76	134.08	433.37	386.05	524.72	144.01	148.97	134.08	429.58	382.89	521.56
6 Tax expense												
Current tax	32.39	28.21	28.97	87.37	81.15	107.81	32.39	28.21	28.97	87.37	81.15	107.81
Deferred tax	5.07	12.04	5.67	21.50	18.27	22.21	5.07	12.04	5.67	21.50	18.27	22.21
Total tax expense	37.46	40.25	34.64	108.87	99.42	130.02	37.46	40.25	34.64	108.87	99.42	130.02
7 Net profit for the period / year (5-6)	106.55	112.51	99.44	324.50	286.63	394.70	106.55	108.72	99.44	320.71	283.47	391.54
8 Share of profit from associate	-	-	-	-	-	-	6.62	6.41	4.57	20.12	15.96	21.61
9 Profit after tax and share of profit from associate (7+8)	106.55	112.51	99.44	324.50	286.63	394.70	113.17	115.13	104.01	340.83	299.43	413.15
10 Other comprehensive income												
Items that will not be reclassified to statement of profit or loss (net of tax)	(0.01)	(0.02)	-	(0.06)	(0.05)	(0.03)	(0.01)	(0.02)	-	(0.06)	(0.05)	(0.03)
Total other comprehensive income net of tax	(0.01)	(0.02)	-	(0.06)	(0.05)	(0.03)	(0.01)	(0.02)	-	(0.06)	(0.05)	(0.03)
11 Total comprehensive income (9+10)	106.54	112.49	99.44	324.44	286.58	394.67	113.16	115.11	104.01	340.77	299.38	413.12
12 Paid up share capital (face value of Rs. 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 Share (EPS) (of Rs. 10 each) (not annualised for quarter/Nine Months)												
a) Basic (Rs)	17.03	17.98	15.90	51.87	45.82	63.09	18.09	18.40	16.62	54.48	47.86	66.04
b) Diluted (Rs)	17.03	17.98	15.90	51.87	45.82	63.09	18.09	18.40	16.62	54.48	47.86	66.04



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

1. The standalone and consolidated financial results for the Quarter and Nine months ended December 31, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 12, 2025 and subjected to limited review by the statutory auditors. The financial results of the company have been prepared in accordance with Indian Accounting Standard (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015 (as amended from time to time) and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

2. The Company'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,

Particulars	(Rs.in crores)					
	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment revenue						
a. Housing related finance	445.32	424.19	393.20	1,285.76	1,140.45	1,537.64
Segment results						
a. Housing related finance	106.55	108.72	99.44	320.71	283.47	391.54
b. Others*	6.62	6.41	4.57	20.12	15.96	21.61

*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.Repco Micro Finance Limited

In the financial results of Repco Micro Finance Limited (associate Company) for the Quarter and Nine months ended December 31, 2024, the following disclosures have been made "Provision towards Performing and Non-performing advances are made as per the Expected Credit Loss Model adopted by the Company. The total advances as on December 31, 2024 is Rs. 1,286.16 Crores (As on March 31, 2024 is Rs.1,320.64 Crores) and Non-performing advances as on December 31, 2024 is Rs.17.04 Crores (As on March 31, 2024 is Rs.36.24 Crores). During the nine months ended, the company has written off advances aggregating to Rs.27.26 Crores as they are no longer recoverable."

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

- a.The Company has not transferred or acquired, any loans not in default during the quarter ended and Nine months ended December 31, 2024.
- b.The Company has not transferred or acquired, any stressed loans during the quarter ended and Nine months ended December 31, 2024.

5. The impairment allowances under Ind AS 109 -"Financial Instruments" made by the company exceeds the total provision required under Income Recognition, Asset Classification and Provisioning Norms (IRAC norms) as at December 31, 2024 and accordingly, no amount is required to be transferred to 'Impairment Reserve' as notified by the Reserve Bank of India circular no. RBI/2019-20/170/ DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020.

6. The Company in its Annual General Meeting held on August 02, 2024 has declared dividend towards financial year ended March 31, 2024 of Rs.3 per Equity share of face value of Rs.10 each which was recommended by the Board of Directors on May 14, 2024 and paid subsequently.

7. The comparative figures for the quarter and Nine months ended December 31, 2023 have been reviewed by the predecessor audit firm, where they have expressed an unmodified conclusion vide their report dated February 12, 2024 on such financial results.

The unaudited financial results also includes figures for the year ended March 31, 2024 audited by the predecessor audit firm, where they have expressed an unmodified opinion on such financial statement vide their report dated May 14, 2024.

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

Place : Chennai

Date : February 12, 2025

On behalf of the Board of Directors
Repco Home Finance Limited.,

(K. Srinivasan)
Managing Director and CEO



R.SUBRAMANIAN AND COMPANY LLP

CHARTERED ACCOUNTANTS

LLPIN: AAG-3873

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Independent Auditors' Limited Review Report on the Unaudited Standalone Financial Results of Repco Home Finance Limited for the Quarter and Nine months ended December 31, 2024

To
The Board of Directors of
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 and nine months ended December 31, 2024 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the 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 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. 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 Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.



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

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R.Subramanian and Company LLP
Chartered Accountants

5. The Statement includes comparative figures for the quarter and nine months ended December 31, 2023, which have been reviewed by the predecessor audit firm, where they have expressed an unmodified conclusion vide their report dated February 12, 2024 on such financial results.

The Statement also includes figures for the year ended March 31, 2024 audited by the predecessor audit firm, where they have expressed an unmodified opinion on such financial statement vide their report dated May 14, 2024.

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

for R.Subramanian and Company LLP
Chartered Accountants

ICAI Firm Registration Number 004137S/S200041

V. Adithya

V. Adithya

Partner

Membership No. 245475

UDIN: 25245475BMLNLR6381



Place: Chennai

Date: February 12, 2025

R.SUBRAMANIAN AND COMPANY LLP

CHARTERED ACCOUNTANTS

LLPIN: AAG-3873

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Independent Auditors' Limited Review Report on the Unaudited Consolidated Financial Results of Repco Home Finance Limited for the Quarter and Nine months ended December 31, 2024

To
The Board of Directors of
Repco Home Finance Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Repco Home Finance Limited ("the Holding Company") and its associate (the Holding Company and its associate together referred to as "the Group") for the Quarter and Nine months ended December 31, 2024 ("the Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations").
2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding 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 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. 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. The Statement includes the results of the Holding Company's associate, Repco Micro Finance Limited.



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5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one associate, whose financial results include the Holding company's share of net profit after tax of Rs. 6.62 crores and total comprehensive income of Rs. 6.62 crores for the quarter ended December 31, 2024 and Holding Company's share of net profit after tax of Rs. 20.12 crores and total comprehensive income of Rs. 20.12 crores for the nine months ended December 31, 2024, as considered in the consolidated financial results, whose financial results and other financial information have been reviewed by other auditors and whose reports have been furnished to us by the management. Our conclusion, in so far as it relates to the affairs of the associates is based solely on the report of other auditors. Our conclusion is not modified in respect of this matter.
7. The Statement includes comparative figures for the quarter and nine months ended December 31, 2023, which have been reviewed by the predecessor audit firm, where they have expressed an unmodified conclusion vide their report dated February 12, 2024 on such financial results.

The Statement also includes figures for the year ended March 31, 2024 audited by the predecessor audit firm, where they have expressed an unmodified opinion on such financial statement vide their report dated May 14, 2024.

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

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



V. Adithya
Partner
Membership No. 245475
UDIN: 25245475BMLNLS2666



Place: Chennai
Date: February 12, 2025

B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc- Not Applicable

C. Disclosure on outstanding default on loans and debt securities for the quarter and nine months ended 31st Dec 2024- Not Applicable

D. Format for disclosure of Related Party Transactions: (applicable only for half yearly filings i.e. 2nd and 4th quarter) - Not Applicable for this quarter.

E. Statement on Impact of Audit Qualifications (For Audit Report with Modified Opinion) submitted along-with Annual Audited Financial Results - Not Applicable

