

**RHFL/SE/09/2023-24**

**26<sup>th</sup> May, 2023**

BSE Limited  
Phiroze Jeejeebhoy Towers,  
26<sup>th</sup> Floor, Dalal Street,  
Mumbai-400001  
BSE Security Code: 535322  
Kind Attn: Listing Department

National Stock Exchange of India Limited  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (E), Mumbai- 400051  
NSE Symbol: REPCOHOME

Dear Sir/Madam,

**Sub: Press release of Audited Financial results of the Company for the financial year ended 31<sup>st</sup> March, 2023**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the press release in respect of the Audited Financial results of the Company for the financial year ended 31<sup>st</sup> March, 2023.

This disclosure will also be made available on the website of the Company, [www.repcohome.com](http://www.repcohome.com).

This is submitted for your information and records.

Thanking You,  
Yours Faithfully,  
For Repco Home Finance Limited

Ankush Tiwari  
Company Secretary & Compliance Officer



**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](mailto:co@repcohome.com), [www.repcohome.com](http://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)  
CIN : L65922TN2000PLC044655

## Financial Results – Q4, FY 2022-23

Chennai, May 26, 2023:

At its meeting today, the Board of Directors of Repco Home Finance Limited has



### Performance in Q4 FY23 vs Q3 FY23

- ✦ Loans sanctions stood at Rs. 966 crore as compared to Rs. 745 crore.
- ✦ Loan disbursements stood at Rs. 835 crore as compared to Rs. 696 crore.
- ✦ Total income stood at Rs. 344 crore as compared to Rs. 331 crore.
- ✦ Net interest income stood at Rs. 155 crore as compared to Rs. 146 crore. Margins remained healthy at 5.1%.
- ✦ Net profits stood at Rs. 82 crore as compared to Rs. 81 crore, registering a growth of 2%.
- ✦ Loan spread remained healthy at 3.3%.
- ✦ Return on assets and equity stood at 2.7% and 14.4% as compared to 2.7% and 15.2% respectively.

### Loan Book and composition

The overall loan book stood at Rs. 12,449.2 crore at the end of March 2023. Loans to the self-employed segment accounted for 51.6% of the outstanding loan book and loans for salaried segment accounts for the balance of the book. Housing loans accounted for 79.3% of the loans while Home Equity products accounted for 20.7% of the outstanding loan book. 100% of the loans are provided by the Company on its own loans.

### Asset Liability

Capital amounting to Rs. 719 crore as of March 31, 2023 as against Rs. 620 crore as of March 31, 2022. The increase in capital is due to the following reasons:

1. Increase in retained earnings of Rs. 100 crore due to the net profit of Rs. 82 crore for the quarter ended March 31, 2023 as compared to Rs. 81 crore for the quarter ended March 31, 2022.

2. Increase in other reserves of Rs. 100 crore due to the transfer of Rs. 100 crore from retained earnings to other reserves during the quarter ended March 31, 2023.

3. Increase in provisions of Rs. 100 crore due to the provision of Rs. 100 crore during the quarter ended March 31, 2023.



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### Capital Adequacy

The capital adequacy ratio stood at 35.8%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

### Dividend Declaration

The Board has recommended a dividend of 27% subject to approval of the shareholders at the Annual General Meeting. 25% dividend was declared for the financial year 2021-22.

### Distribution network

As on March 31, 2023, the Company had a total network of 159 branches and 33 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha

