

**RHFL/SE/70/2022-23**

**13<sup>th</sup> February, 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 Un-audited financial results of the Company for the quarter and nine months ended on 31<sup>st</sup> December, 2022**

We submit herewith a copy of the press release in respect of the Un-audited financial results of the Company for the quarter and nine months ended on 31<sup>st</sup> December, 2022.

This is submitted for your information and records.

Thanking You,  
Yours Faithfully,  
For Repco Home Finance Limited

Ankush Tiwari  
Company Secretary & Compliance Officer



## Financial Results – Quarter 3, FY2022-2023

**Chennai, February 13, 2022:**

At its meeting today, the Board of Directors of Repco Home Finance Limited approved the financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended December 31, 2022.

### Performance in Q3 FY23 vs Q3 FY22

- ✚ Total income stood at Rs. 330.9 crore as compared to Rs. 325.5 crore.
- ✚ Net interest income stood at Rs. 146.0 crore, resulting in healthy margins of 4.8%.
- ✚ Net profits stood at Rs. 80.8 crore as compared to Rs. 31.5 crore.
- ✚ Loans sanctions stood at Rs. 745.0 crore as compared to Rs. 494.3 crore, registering a growth of 51%.
- ✚ Loan disbursements stood at Rs. 696.2 crore as compared to Rs. 443.9 crore, registering a growth of 57%.
- ✚ Loan spread remained healthy at 3.3%.
- ✚ Return on assets stood at 2.4%, resulting in a return on equity of 13.3% as compared to 1.7% and 10.2%, respectively.

### Performance in Q3 FY23 vs Q2 FY23

- ✚ Total income stood at Rs. 330.9 crore as compared to Rs. 317.6 crore.
- ✚ Net interest income stood at Rs. 146.0 crore as compared to Rs. 144.9 crore. Margins remained healthy at 4.8%.
- ✚ Net profits stood at Rs. 80.8 crore as compared to Rs. 71.2 crore, registering a growth of 13.5%.
- ✚ Loans sanctions stood at Rs. 745.0 crore as compared to Rs. 829.5 crore.
- ✚ Loan disbursements stood at Rs. 696.2 crore as compared to Rs. 745.5 crore.
- ✚ Loan spread remained healthy at 3.3%.
- ✚ Return on assets and equity stood at 2.7% and 14.7% as compared to 2.4% and 13.3% respectively.



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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

### **Loan Book and composition**

The overall loan book stood at Rs. 12,196.3 crore at the end of December 2022. Loans to the self-employed segment accounted for 49.1% of the outstanding loan book and loans against property product accounted for 20.1% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

### **Asset Quality**

- ✦ On November 12, 2021, the Reserve Bank of India issued a circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances (IRACP). The Gross NPA as per IRACP norms was Rs. 750.3 crore as on December 31, 2022, after giving effect to the above circular. The gross non-performing assets (NPA) ratio stood at about 6.2% of the loan assets as of December 31, 2022. Net NPA ratio stood at about 3.4%.
- ✦ The Company has aligned its Stage-3 definition to the revised NPA definition. The same has resulted in the classification of loans amounting to Rs. 28.2 crore as Non-Performing Assets (Stage-3) as at December 31, 2022 in accordance with the regulatory requirement.
- ✦ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 514.4 crore or 4.2% of total loan assets.

### **Capital Adequacy**

The capital adequacy ratio stood at 36.7%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

### **Distribution network**

As on December 31, 2022, the Company had a total network of 160 branches and 25 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand, Rajasthan and the Union Territory of Puducherry.

**For further information please visit the website <http://www.repcohome.com/> or contact:**

**Mr. T Karunakaran,**

Chief Operating Officer - Repco Home Finance Limited,

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