

RHFL/SE/13/2023-24

27th May, 2023

BSE Limited
Phiroze Jeejeebhoy Towers,
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: Publication of Audited Financial Results of the Company for the quarter and financial year ended 31st March, 2023 - Disclosure under Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We have furnished herewith paper clippings of Audited Financial Results of the Company for the quarter and financial year ended 31st March, 2023, as published in the newspapers – Business Line (All India Edition) and Hindu-Tamil (Chennai Edition) on 27th May, 2023.

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
Company Secretary & Compliance Officer



QUICKLY.

Karnataka Bank names new MD & CEO



India Post mulls converting some post offices into banks

SPRUCING UP. Change to help offer value-added services, cater to more customers and give post offices a modernised look

Anshika Kayastha
Mumbai

Some of the post offices may be converted to full-fledged branches of India Post Payments Bank with the objective of increasing flexibility and giving a more modernised look to the post offices.

"There is a thought process of converting some of the post offices into full-fledged payments bank branches so that both payments bank and post office-related businesses can be handled," a source told *businessline*.

India Post Payments Bank currently has only one branch, which does not have a customer front. All customer services for the bank are extended only through the post offices, which are technically considered banking outlets and not branches.

"Post offices function as a bank branch but the only thing is that the processes are a little more detailed (because of the classification)," the source said, adding that the bank might have to take individual approvals for every such conversion of an outlet to a branch. As per regulations,



VISION. The bank is in discussion with the Department of Financial Services for a business model

small finance banks, payments bank and local area banks need to obtain prior approval from RBI's Department of Banking

Regulations (DBR) for opening, closing, shifting, merger and conversion of banking outlets.

The thought is at a nascent stage and the bank is in the process of working out a business model, for which discus-

sions are on with the Department of Financial Services.

BANKING OUTLETS
Banking outlets are fixed point service delivery units, manned by either employees of the bank or business correspondents, which offer limited services such as accepting deposits, cheque encashment, cash withdrawal or loans for a minimum of 4 hours, at least five days a week.

Given this classification, post offices have not been permitted to exchange ₹2,000 notes following the directive for their withdrawal at bank

branches, issued by the RBI on Friday. However, because the currency continues to be legal tender, post offices are still accepting deposits.

Conversion to branches will allow post offices to offer more value-added banking services and products, and cater to more customers. In turn, it will allow the bank to customise and develop these customer touch points to provide better on-ground services.

India has a network of 1.5 lakh post offices of which 1.4 lakh are in the rural areas, per the Department of Post's website.

Mangaluru: The board of directors of Karnataka Bank Ltd, appointed Srikrishnan Hari Hara Sarma as an Additional Director to take up the role of Managing Director and Chief Executive Officer for three years. Sarma has nearly four decades of experience. Srikrishnan Hari Hara Sarma has nearly four decades of experience spread across Commercial, Retail, and Transactional Banking, Technology and Payments. OUR BUREAU

Prodapt to invest \$7 m in Panama operations



Chennai: Prodapt, the Chennai-based specialised firm in the connectedness industry, is expanding its Panamanian operations through a \$7 million investment. The investment will generate around 500 technology jobs in areas such as cloud computing, artificial intelligence, etc. OUR BUREAU

Jain Irrigation Q4 net more than doubles to ₹977 crore

Our Bureau
Mumbai

Jain Irrigation has reported that net profit in the March quarter more than doubled to ₹977 crore against ₹279 crore logged in the same period last year, largely due to overseas asset sale.

Income was up 27 per cent at ₹1,747 crore (₹1,373 crore).

The company has closed a deal to merge its overseas business with Temasek-owned Rivulis Irrigation. It recognised an income of ₹1,235 crore during the quarter. Jain Irrigation, which holds 18 per cent stake valued at \$137 million in merged entity, will be hiked to 20 per cent by end



Anil Jain, Vice-Chairman and MD, Jain Irrigation

of this fiscal. Anil Jain, Vice-Chairman and Managing Director, said the company will continue to supply goods from India to the merged overseas business. "We plan to reduce consolidated debt by ₹600 crore in this fiscal on savings from

reduced working capital cycle and buoyant demand," he added.

REVENUE INCREASE

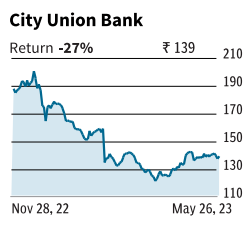
Jain Irrigation expects its revenue to increase 30 per cent in this fiscal with even faster growth in EBITDA as the net working capital cycle reduced to 250 days from 340 days. It will further come down to 150 days in this fiscal as the company plans to push more business through dealers.

Following partial sale of overseas asset, the company's network has increased to ₹5,181 crore (₹3,656 crore)

Consolidated debt reduced to ₹3,580 crore (₹6,010 crore) as of March-end.

City Union Bank posts 23% growth in net in FY23

Our Bureau
Chennai



City Union Bank posted a 23 per cent year-on-year growth in net profit for FY23 at ₹937 crore. The Kumbakonam-based private sector lender posted a net profit to ₹760 crore for the fiscal year ended FY22.

Interest income grew 15 per cent year-on-year to ₹4,714 crore (₹4,105 crore) while interest expense increased 17 per cent to ₹2,552 crore (₹2,188 crore). Net interest margin stood at 3.89 per cent.

ASSET QUALITY

The lender's asset quality improved during the previous financial year. Gross non-performing asset (NPA), as a percentage of total assets, improved to 4.37 per cent (4.70 per cent). Net

NPA fell to 2.36 per cent (2.95 per cent). In value terms, gross NPA fell marginally to ₹1,920 crore (₹1,933 crore) in FY23.

Total deposits grew 10 per cent to ₹52,398 crore (₹47,690 crore) while advances grew at a modest 7 per cent to ₹43,971 crore (₹41,156 crore).

Q4 PROFIT

The bank's net profit grew 4 per cent year-on-year in Q4FY23 to ₹218 crore (₹209 crore) while interest income grew 17 per cent to ₹1,228 crore (₹1,050 crore).

RBI okays Maratha, Cosmos banks' merger

Our Bureau
Mumbai

The Reserve Bank of India (RBI) has sanctioned the voluntary Scheme of amalgamation of Mumbai-based Maratha Sahakari Bank with Pune-based The Cosmos Co-operative Bank. The scheme will come into force with effect from May 29, 2023, RBI said in a statement.

"The Scheme has been sanctioned in exercise of the powers conferred under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949. "All the branches of Maratha Sahakari Bank Ltd., Mumbai will function as branches of The Cosmos Co-operative Bank Limited, Pune with effect from May 29, 2023," RBI's said.

Yubi buys credit analytics firm FinFort

Our Bureau
Chennai



Yubi, a credit marketplace, has acquired a 100 per cent stake in Bengaluru-based credit analytics company FinFort Infotech LLP. Financial details of the transaction were not disclosed.

In a press release, the Chennai-based fintech unicorn Yubi said FinFort offers technology infrastructure and data analytics for private data to banks and NBFCs and the acquisition will enable the company to expand its product suite and enhance its capabilities.

Yubi will now be able to expand its product suite and enhance its capabilities

tions technology platform Spocto and Corpository in 2022.

DEBT MARKETPLACE

Yubi is an online debt marketplace that connects borrowers and lenders for various credit products including corporate lending, supply chain financing, real estate & infrastructure financing, co-lending, securitisation, and fixed-income securities.

It has so far facilitated debt financing to the tune of ₹1.40-lakh crore with over 17,000 enterprises, and more than 6,200 investors and lenders on its platform.

SHILPA MEDICARE LIMITED											
Registered office # 12-6-214/A-1, Hyderabad Road, Raichur-584135											
Website - www.vbshilpa.com, Email - info@vbshilpa.com, Telephone -+91-8532-238704, CIN No.- L85110KA1987PLC008739											
EXTRACT OF THE STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2023 (Rs. In Lakhs, except per equity share data)											
Sl. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended 31-03-2023 (Audited)	Quarter Ended 31-12-2022 (Unaudited)	Quarter Ended 31-03-2023 (Audited)	Year Ended 31-03-2023 (Audited)	Year Ended 31-03-2022 (Audited)	Quarter Ended 31-03-2023 (Unaudited)	Quarter Ended 31-12-2022 (Unaudited)	Quarter Ended 31-03-2023 (Audited)	Year Ended 31-03-2023 (Audited)	Year Ended 31-03-2022 (Audited)
1	Total Income from Operations	8,682.68	6,923.89	8,320.85	31,634.61	39,781.38	26,573.44	26,523.63	34,608.67	106,751.21	115,976.82
2	Net Profit before tax, non controlling interest & share in profit/(loss) of joint venture / associates (before exceptional items)	(1,202.64)	(1,155.67)	(323.32)	(4,272.95)	1,867.68	(423.76)	(758.15)	4,652.28	(3,827.95)	9,347.36
3	Net Profit before tax, non controlling interest & share in profit/(loss) of joint venture/associates (after exceptional items)	(2,698.76)	(1,155.67)	(333.32)	(5,827.60)	2,748.58	(423.76)	(758.15)	4,640.48	(3,827.95)	10,226.47
4	Net Profit after tax, non controlling interest & share in profit/(loss) of joint venture / associates (after exceptional items)	(2,892.50)	(478.73)	3,545.46	5,719.30	14,098.80	(804.21)	(661.98)	2,954.90	(3,247.63)	6,066.23
5	Total Income (including other comprehensive income/(loss))	(2,608.86)	(478.73)	3,262.90	6,147.89	13,980.28	(630.06)	(661.46)	2,660.65	(2,924.99)	5,929.90
6	Equity Share Capital	868.02	868.02	868.02	868.02	868.02	868.02	868.02	868.02	868.02	868.02
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet i.e Other Equity				210,890.38	205,698.77				177,459.68	181,351.46
8	Earnings Per Share (of Rs. 1/- each) (for continuing operations) - (in Rs)										
	1) Basic:	(3.33)	(0.55)	(0.34)	(5.70)	2.41	(0.93)	(0.76)	3.40	(3.74)	7.26
	2) Diluted:	(3.33)	(0.55)	(0.34)	(5.70)	2.41	(0.93)	(0.76)	3.40	(3.74)	7.26

Shareholders may refer to the websites of National Stock Exchange of India (www.nseindia.com), BSE (www.bseindia.com) and investor relations page on our website (www.bhel.com) in this regard.

காஞ்சியில் டாப் செகோ

தலைவர் ஆய்வு
● காஞ்சியில் தயார் செய்து பிற்படுத்தப்பட்டோர் பெருநகராட்சி மேம்பாட்டுக் கழகம் (டாப் செகோ) மூலம்...

டாஸ்மாக்க கடை அருகில் சட்டவிரோத மது விற்பனைக்கு தடுக்க

காஞ்சியில் போலீஸார் தீவிர கண்காணிப்பு
● மதுபானத்தின் அருகே 105 லிட்டர் சாராய ஊற்றல் பறிமுதல்
● காஞ்சியில் மதுபானத்தின் அருகே 105 லிட்டர் சாராய ஊற்றல் பறிமுதல்...

புழுவேந்தாடு நடுவூர் மாதுகும்பம் மீனவர்களுக்கம்

மீன்பிடிக்க விதிக்கப்பட்ட தடை நீக்கம்
● வான்மேரி
● புழுவேந்தாடு நடுவூர் மாதுகும்பம் மீனவர்களுக்கம் மீன்பிடிக்க விதிக்கப்பட்ட தடை நீக்கம்...



புழுவேந்தாடு நடுவூர் மாதுகும்பம் மீனவர்களுக்கம் மீன்பிடிக்க விதிக்கப்பட்ட தடை நீக்கம்...

டாப் குழுமத்தின் சார்பு வேலைகள் நிறுவல் சார்ந்த தீர்மானம்

டாப் குழுமத்தின் சார்பு வேலைகள் நிறுவல் சார்ந்த தீர்மானம்
● டாப் குழுமத்தின் சார்பு வேலைகள் நிறுவல் சார்ந்த தீர்மானம்...

ரெப்கோ நோயம் கிபைனான்ஸ் நிகர வாயம் ரூ.296 கோடி

ரெப்கோ நோயம் கிபைனான்ஸ் நிகர வாயம் ரூ.296 கோடி
● ரெப்கோ நோயம் கிபைனான்ஸ் நிகர வாயம் ரூ.296 கோடி...

Advertisement for TATA Home Finance, featuring a group photo and text about home loans.

Advertisement for I. HEMAVATHI KANAGARAJ W/o. RAMESH, a consultant for manufacturing and export.

Advertisement for Darsan Hastinal Jain S/O, S Hastinal Jain R/o, 2nd Floor, Park Town, Chennai.

Advertisement for I. Maria Antony Oconor W/O, Antony Leon Oconor R/O No 84, St Mary's Road, Abhirama Nagar, Chennai.

Advertisement for SITHOMAS K S MATHUR, a consultant for manufacturing and export.

Advertisement for I. HEMAVATHI KANAGARAJ W/o. RAMESH, a consultant for manufacturing and export.

Advertisement for Darsan Hastinal Jain S/O, S Hastinal Jain R/o, 2nd Floor, Park Town, Chennai.

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Advertisement for I. Maria Antony Oconor W/O, Antony Leon Oconor R/O No 84, St Mary's Road, Abhirama Nagar, Chennai.

ரூ.19 வ.சத்தில் வேளாண் கருவிகள் வழங்கல்

ரூ.19 வ.சத்தில் வேளாண் கருவிகள் வழங்கல்
● ரூ.19 வ.சத்தில் வேளாண் கருவிகள் வழங்கல்...

Table with financial data for Repco Home Finance, including columns for financial year, interest rate, and amount.

Advertisement for Repco Home Finance, featuring a list of services and contact information.

Advertisement for PooKovai Bank, featuring a list of services and contact information.

Advertisement for IGARASHI MOTORS INDIA LTD., featuring financial statements and contact information.