



**REPCO HOME FINANCE LIMITED.**  
(Promoted by Repco Bank-Govt. of India Enterprise)  
CIN :L6592TN2000PLC044655

**RHFL/SE/35/2016-17**

**August 06, 2016**

National Stock Exchange of India Limited,  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (E)  
Mumbai-400 051

BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

Kind Attn: Listing Department

Dear Sir,

**Sub: Investor Presentation on financial results for the Quarter ended 30 June 2016**

We submit herewith a copy of the presentation on the financial performance of the Company for the quarter ended 30 June 2016.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,

A handwritten signature in black ink, appearing to be "A. S. S.", is written over the typed name "A. S. S.".

Company Secretary

**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  
Earnings Presentation  
Q1FY17**



# Agenda



- ◆ **Q1FY17 Performance**

- ▶ Business summary.....
- ▶ Financial performance for Q1FY17.....
- ▶ Asset quality.....
- ▶ Diversified source of funding.....

- ◆ **Geographic Presence**

- ▶ Expanding footprint.....
- ▶ Region-wise loan book.....

- ◆ **Annexure**

# Q1FY17 Performance

# Business Summary



**Repco Home Finance Limited**

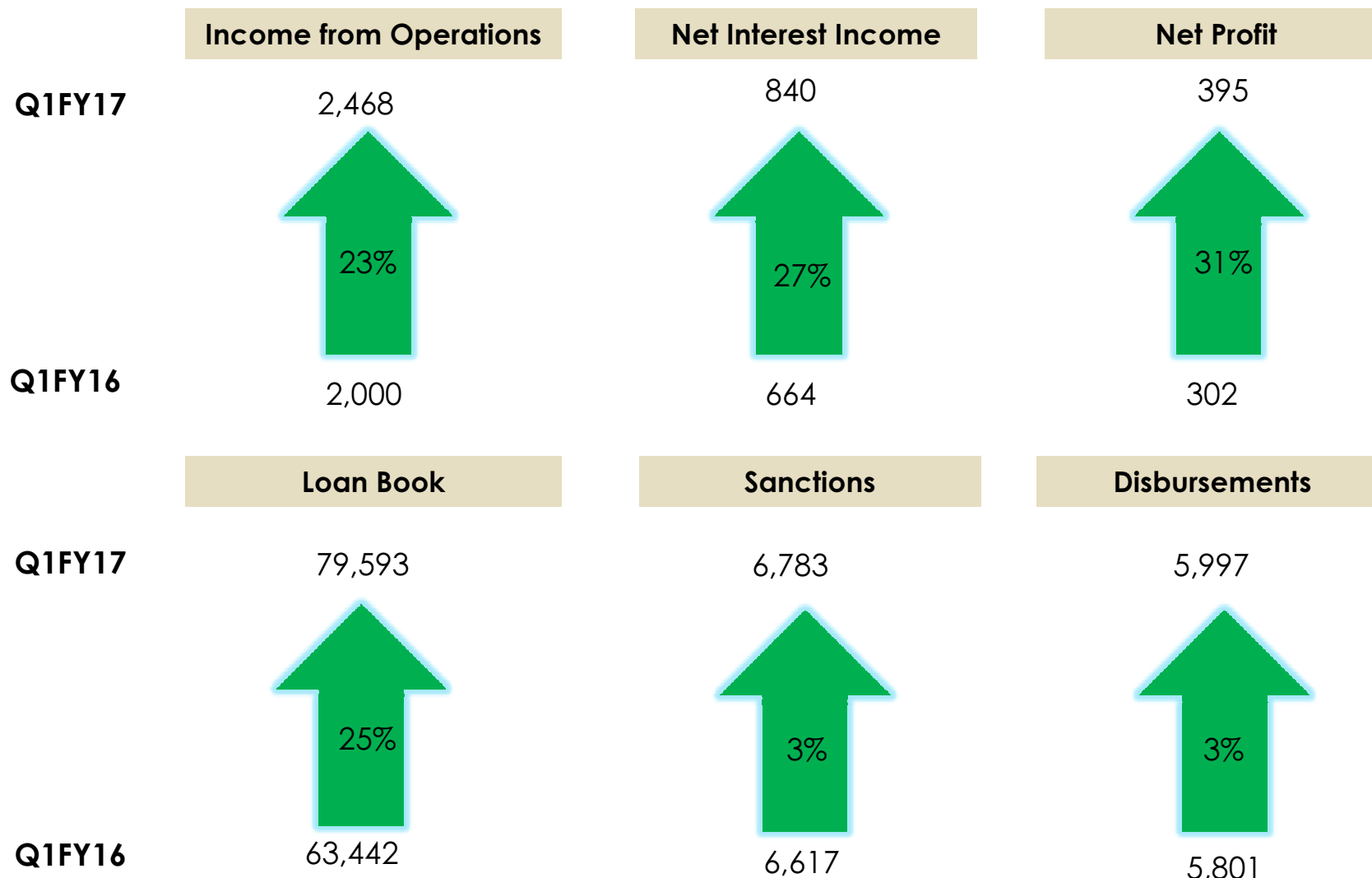
• Loans outstanding (June 30, 2016)	Rs. 79,593 mn
• Net worth (June 30, 2016)	Rs. 9,513 mn
• Average loan per unit	Rs. 1.3 mn
• Number of live accounts	69,012
• Current Employee Strength	625
• Capital Adequacy Ratio	20.05% (Provisional)
• Gross NPA (%) (June 30, 2016)	2.2%
• Net NPA (%) (June 30, 2016)	1.2%

# Growth story continues in Q1FY17



Repc Home Finance Limited

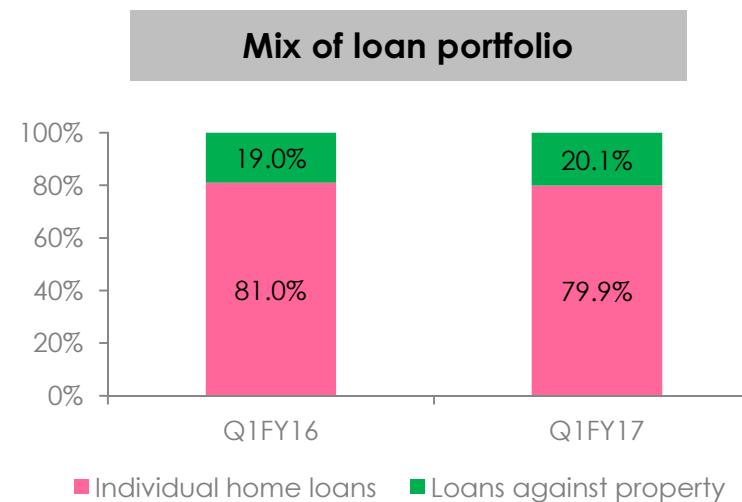
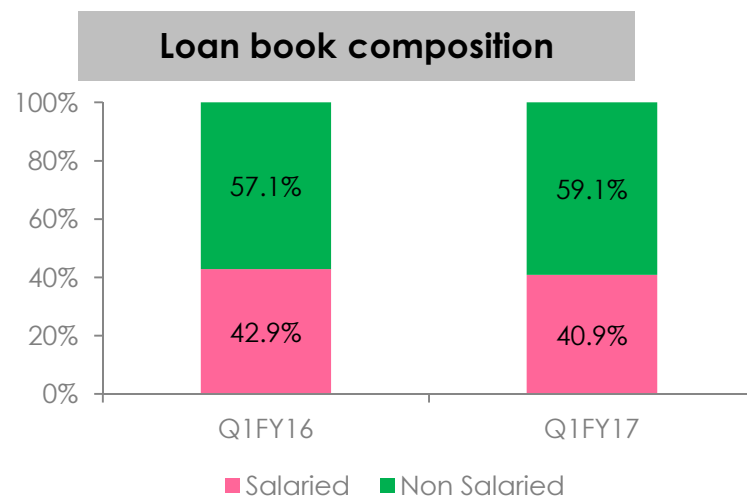
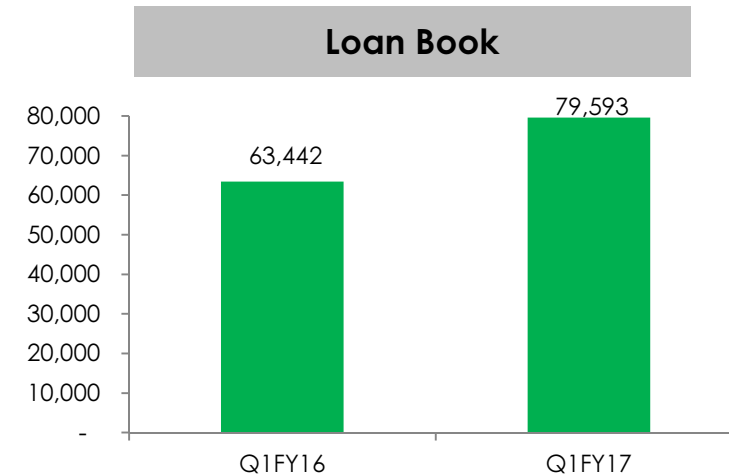
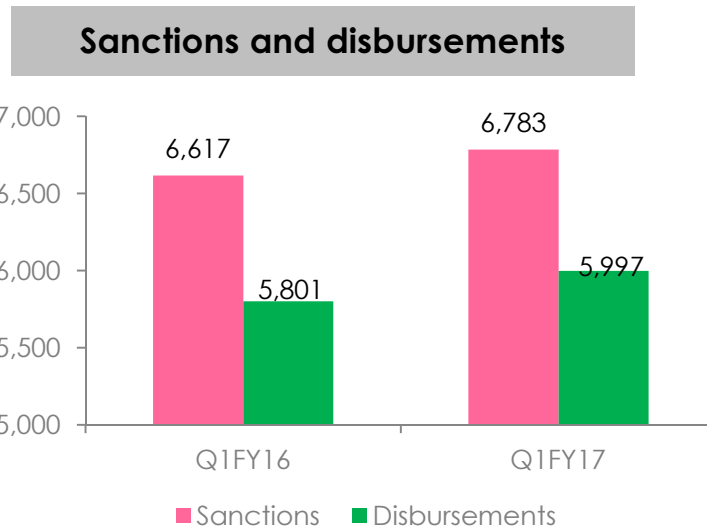
Figures in Rs million



# Steady growth in loan book with healthy customer mix

**Repco Home Finance Limited**

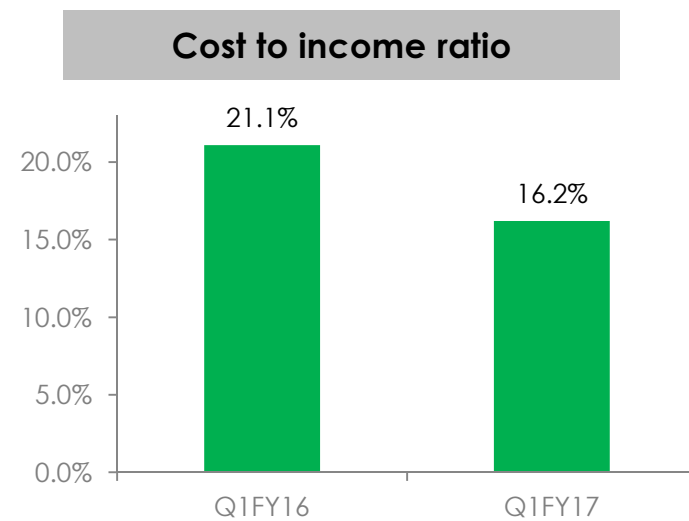
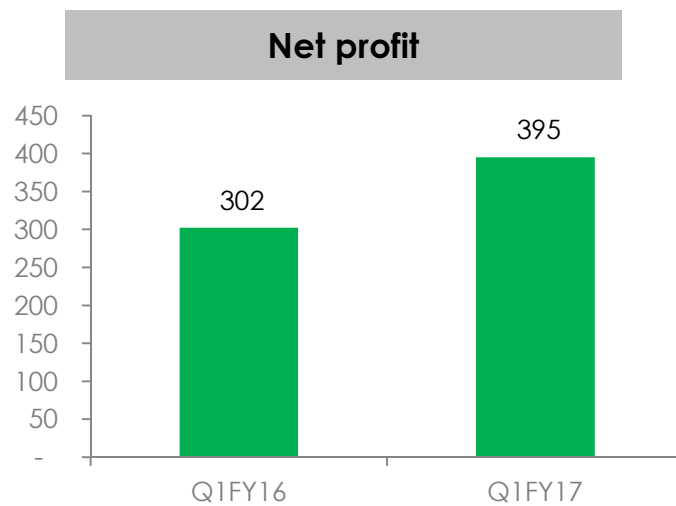
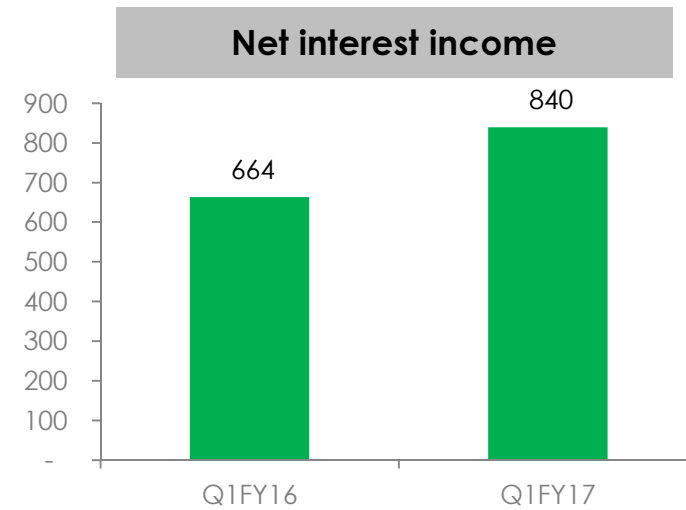
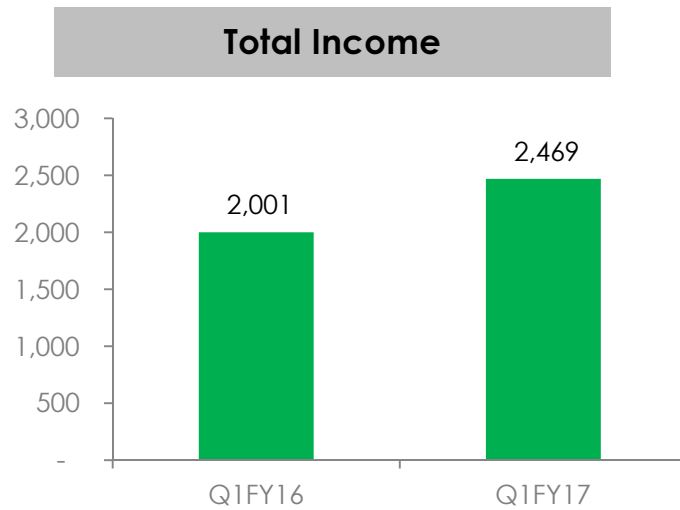
Figures in Rs million



# Income and earnings growth

**Repc Home Finance Limited**

Figures in Rs million

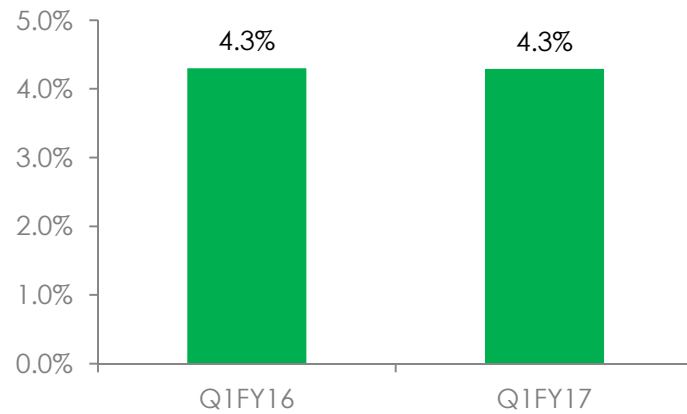




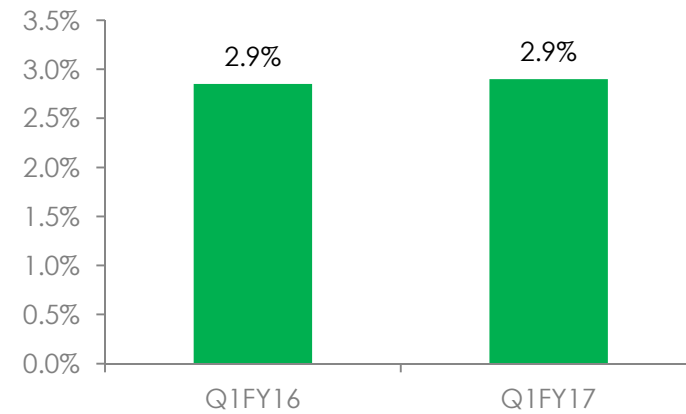
# And steady profitability ratios

**Repco Home Finance Limited**

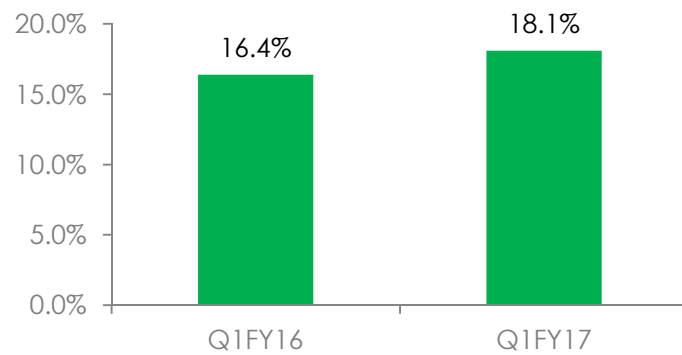
**Net interest margin**



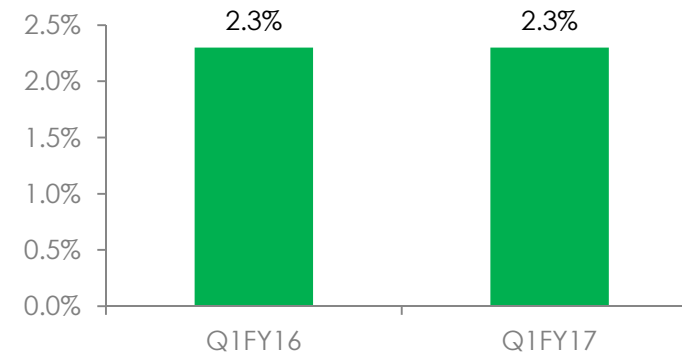
**Spread**



**Return on average net worth (TTM)**



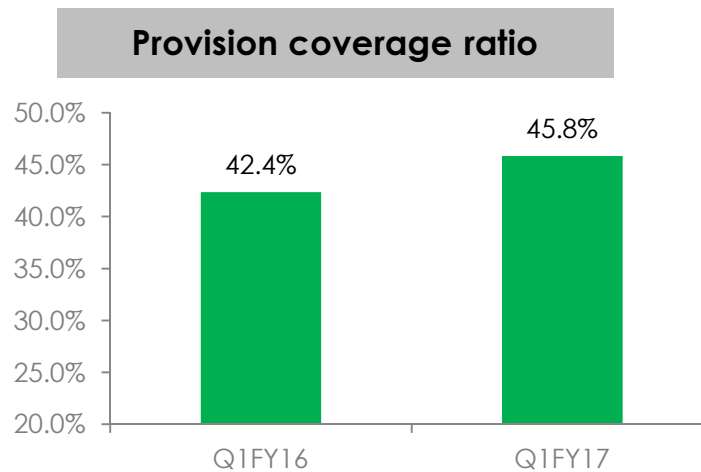
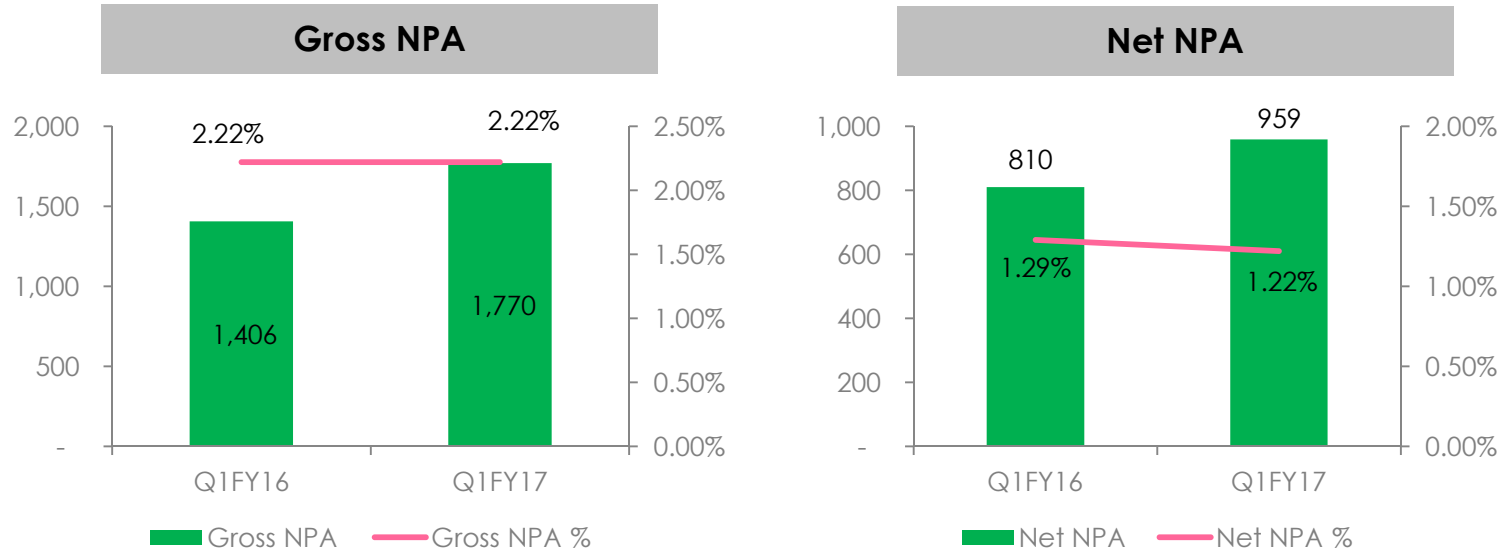
**Return on average assets (TTM)**



# Asset quality & provisioning

Repco Home Finance Limited

Figures in Rs Million

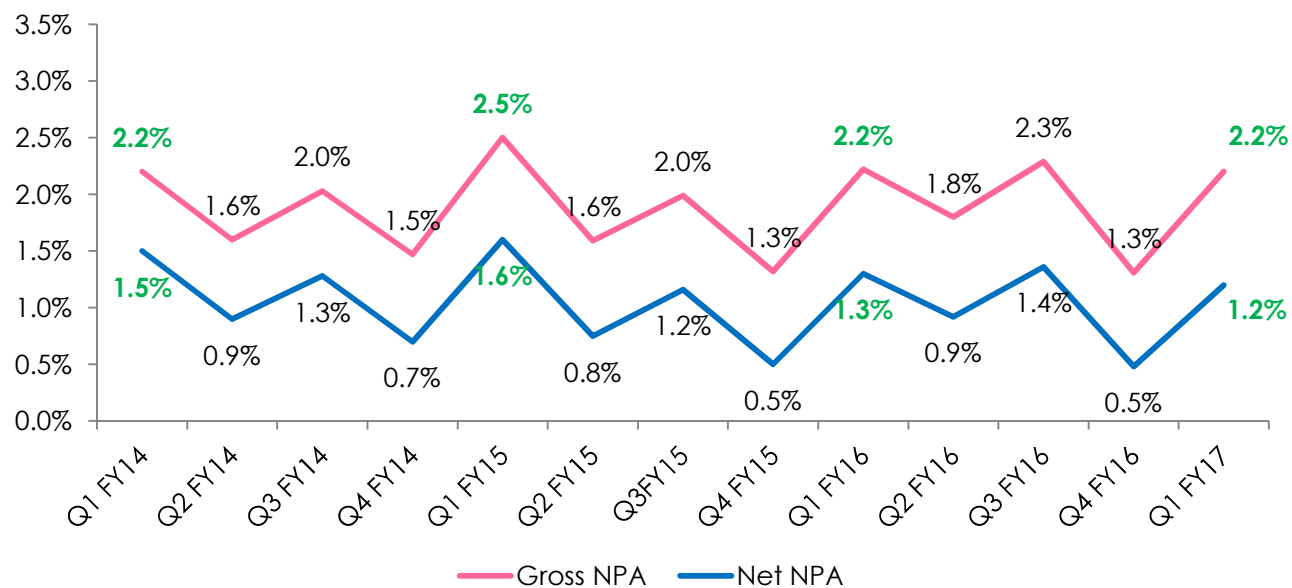


# Stable asset quality



Repco Home Finance Limited

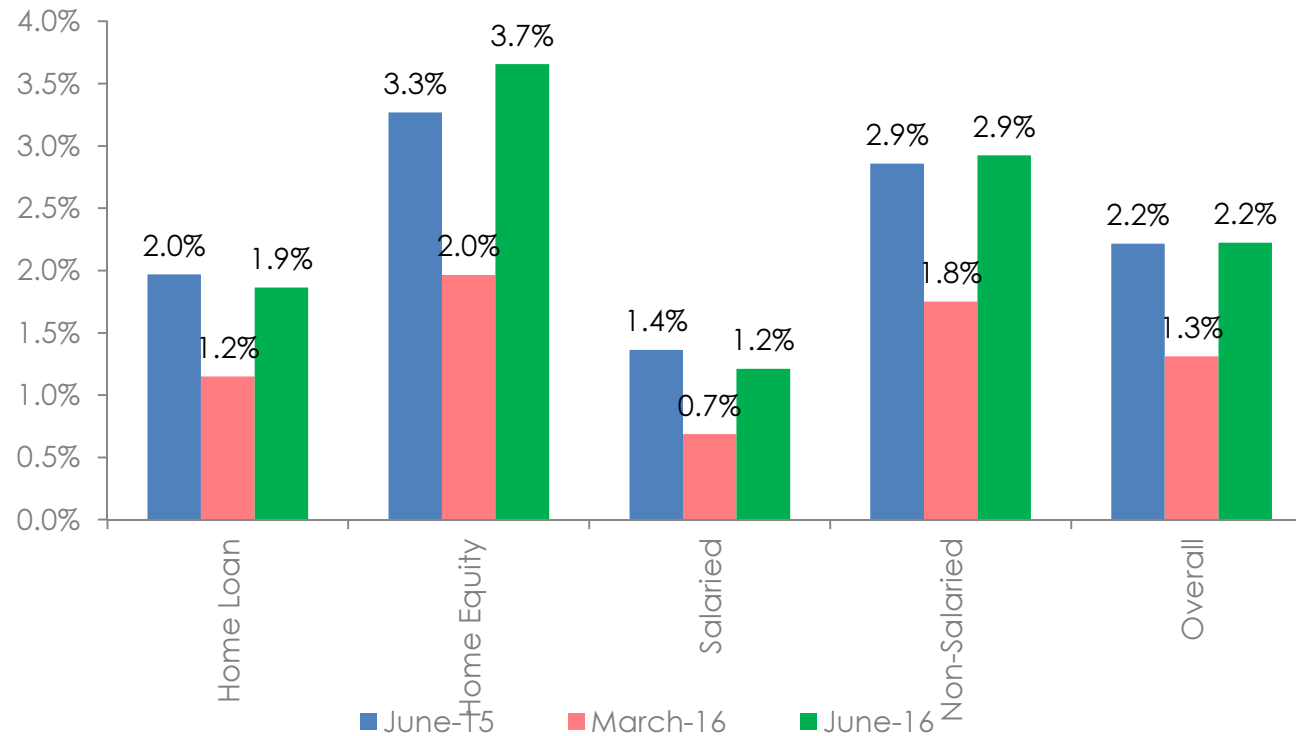
Movement in NPAs



- Stable asset quality despite material changes in loan book composition and mix over the last 3 years.

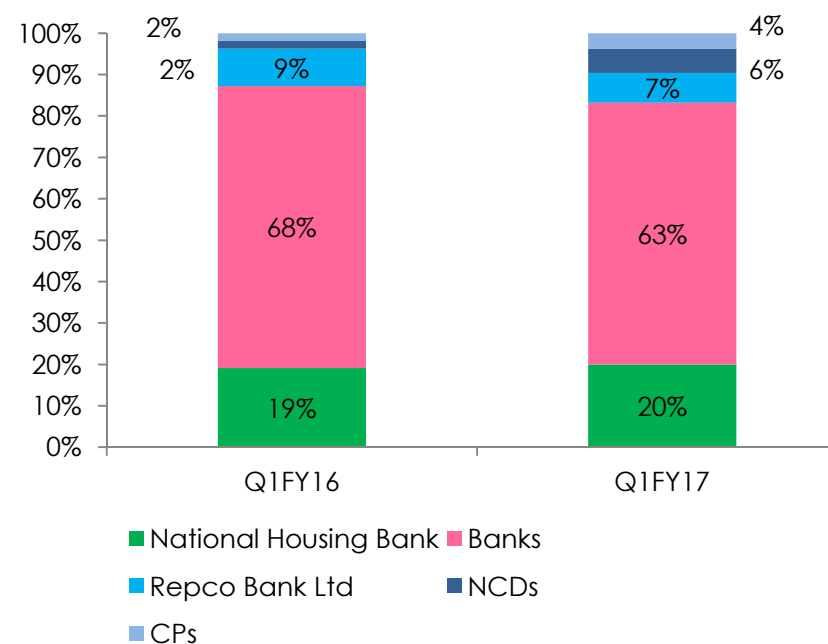
# Mix/Product-wise asset quality

Repco Home Finance Limited



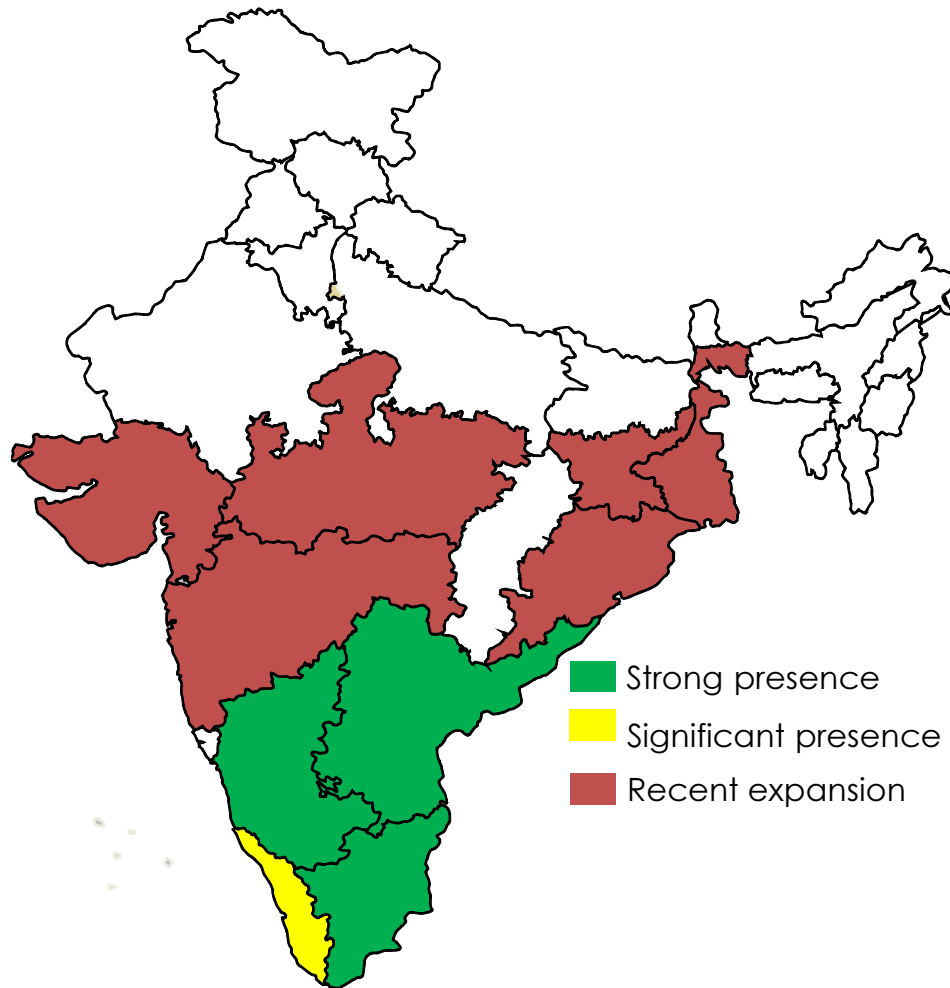
## Diversified borrowing profile

Source (Rs mn)	Q1FY16	Q1FY17	Change
National housing Bank	10,320	13,540	31%
Repco Bank	4,885	4,844	-1%
Commercial Banks	36,834	42,812	16%
NCDs	1,000	4,000	300%
CPs	1,000	2,500	150%
<b>Total</b>	<b>54,038</b>	<b>67,696</b>	<b>25%</b>



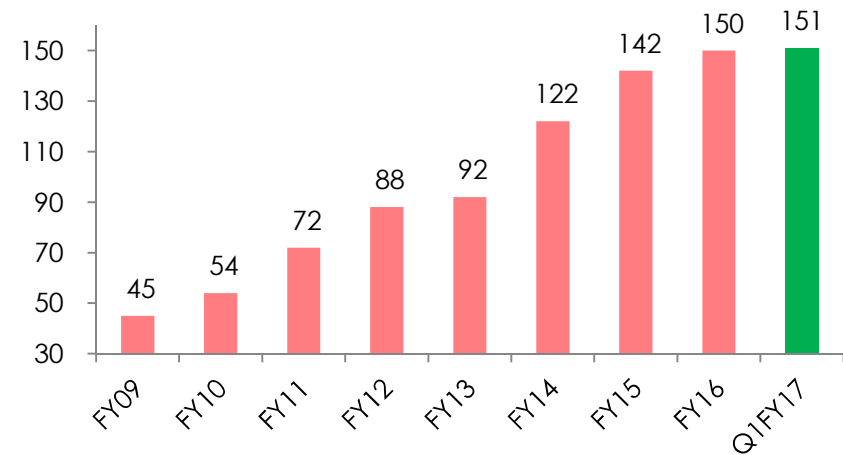
# Geographic Presence

# Expanding footprint



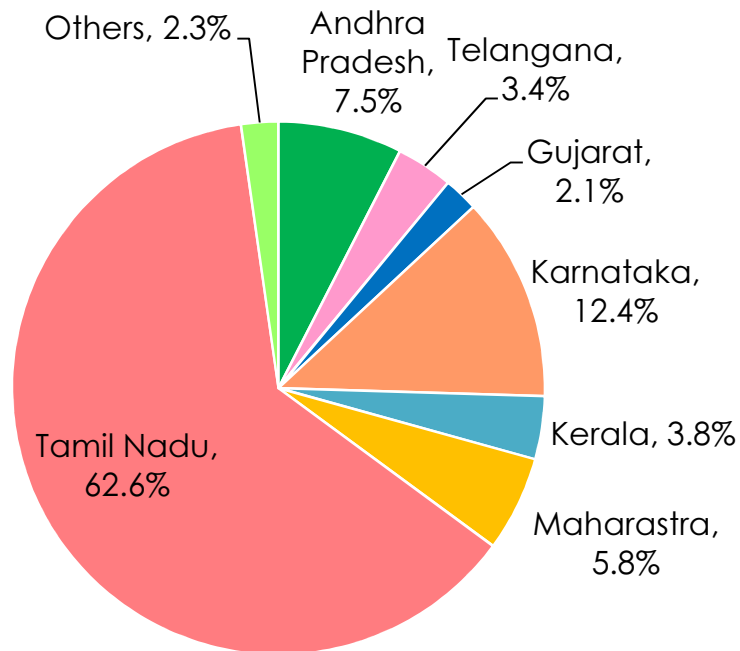
- ◆ Presence in 11 states and 1 Union Territory with 120 branches and 31 satellite centres
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh and Jharkhand
- ◆ Focus in FY17 will be to increase penetration in existing regions.

## Network Expansion



# Region-wise loan book

Repco Home Finance Limited



Key States	Exposure	
	Q1FY16	Q1FY17
Andhra Pradesh & Telangana	12.0%	11.0%
Gujarat	1.8%	2.1%
Karnataka	12.4%	12.4%
Kerala	3.7%	3.8%
Maharashtra	5.4%	5.8%
Tamil Nadu	62.5%	62.6%
Others	2.2%	2.3%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>



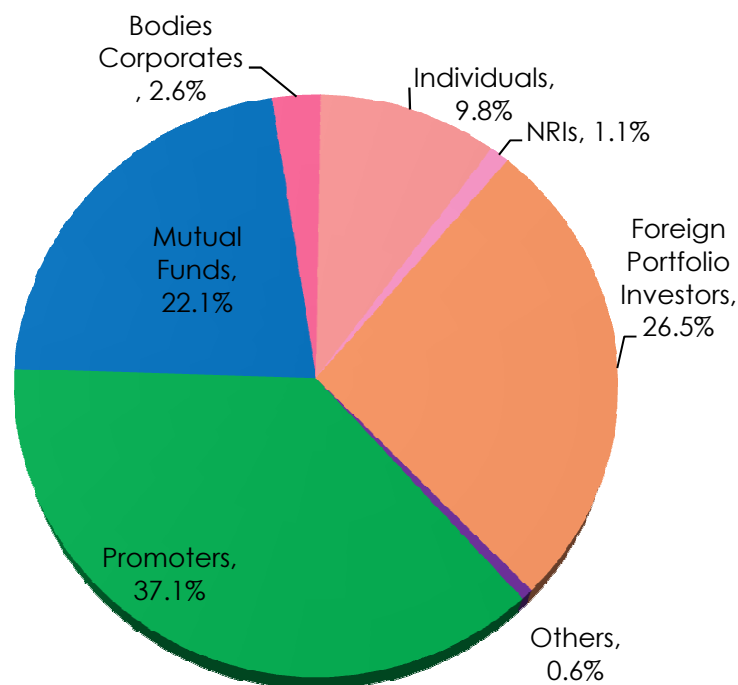
# Annexure

# Shareholding pattern



**Repco Home Finance Limited**

**Outstanding shares – 62.54 mn**



Major Non-Promoter Shareholders	% shareholding
Franklin Templeton Mutual - Indiaprima Fund	4.8%
Birla Sun Life Balanced 95 Fund	4.6%
SBI Magnum Multiplier Fund	4.5%
Parvest Equity India	3.8%
DSP Blackrock Micro Cap Fund	3.2%
Goldman Sachs India Fund Limited	2.6%
India Capital Fund Limited	2.5%
Nomura India Investment Fund Mother Fund	2.2%
TVF Fund Ltd	2.1%
Motilal Oswal Most Focused Midcap 30 Fund	1.5%
Alliance Bernstein India Growth (Mauritius) Limited	1.5%
Wasatch Emerging Markets Small Cap Fund	1.2%
BNP Paribas Equity Fund	1.1%
California Public Employees Retirement System, Sel	1.0%

# Profit and loss statement

Repco Home Finance Limited

(Rs. million)	Q1 FY17	Q1 FY16	YoY (%)	Q4 FY16	QOQ (%)	FY16	FY15	YoY (%)
<b>Income:</b>								
Revenue from operations	2,468	2,000	23%	2,400	3%	8807	6922	27%
Other Income	1	1	44%	3	-64%	12	8	41%
<b>Total Income</b>	<b>2,469</b>	<b>2,001</b>	<b>23%</b>	<b>2,403</b>	<b>3%</b>	<b>8,818</b>	<b>6,930</b>	<b>27%</b>
<b>Expenses:</b>								
Interest and other Financial Charges	1,549	1,271	22%	1,456	6%	5483	4318	27%
Employee benefit expense	98	103	-5%	88	11%	409	335	22%
Depreciation and amortization expense	8	10	-22%	12	-34%	41	29	43%
Other expenses	43	40	5%	53	-19%	192	183	5%
Provision for Non-Performing Assets	170	102	66%	109	57%	293	140	108%
Contingency Provisions against Standard Assets	8	11	-23%	28	-71%	95	62	55%
Bad-Debts Written Off	1	0	100%	3	-56%	3	1	157%
Provision for diminution in value of Investments	0	0	0%	1	100%	1	0	100%
<b>Total Expenses</b>	<b>1,878</b>	<b>1,538</b>	<b>22%</b>	<b>1,749</b>	<b>7%</b>	<b>6,518</b>	<b>5,068</b>	<b>29%</b>
Profit before tax	592	463	28%	650	-9%	2301	1862	24%
<b>Tax expense:</b>								
Current tax	225	169	33%	187	20%	742	559	33%
Deferred Tax	-28	-8	260%	40	-170%	58	72	-19%
<b>Net Profit</b>	<b>395</b>	<b>302</b>	<b>31%</b>	<b>422</b>	<b>-6%</b>	<b>1501</b>	<b>1231</b>	<b>22%</b>

# Key metrics



## Repco Home Finance Limited

Particulars	Units	Q1FY16	Q4FY16	Q1FY17
Outstanding Loan Book	Rs. Mn	63,442	76,912	79,593
Sanctions	Rs. Mn	6,617	9,342	6,783
Disbursements	Rs. Mn	5,801	8,975	5,997
Income from Operations	Rs. Mn	2,000	2,400	2,468
Net Interest Income	Rs. Mn	664	856	840
PAT	Rs. Mn	302	422	395
Networth	Rs. Mn	8,125	9,162	9,513
Yield on assets	%	12.5%	12.2%	12.2%
Cost of funds	%	9.7%	9.2%	9.3%
Spread	%	2.9%	3.0%	2.9%
Gross NPA	%	2.2%	1.3%	2.2%
Net NPA	%	1.3%	0.5%	1.2%
<b><u>Loan Book Composition:</u></b>				
Salaried	%	42.9%	41.2%	40.9%
Non-Salaried	%	57.1%	58.8%	59.1%
Home Loans	%	81.0%	80.2%	79.9%
Loans against property	%	19.0%	19.8%	20.1%

For any Investor Relations queries, please contact:

**V. Raghu, Executive Director/**

**Bala , Investor Relations**

**Repco Home Finance Limited**

Phone: +91 44 42106650

Email: [ed\\_vr@repcohome.com](mailto:ed_vr@repcohome.com)

[bala@repcohome.com](mailto:bala@repcohome.com)

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