

#### REPCO HOME FINANCE LIMITED.

(Promoted by Repco Bank-Govt. of India Enterprise)
CIN: L6592TN2000PLC044655

#### RHFL/SE/67/2016-17

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

Kind Attn: Listing Department

November 08, 2016

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001

Dear Sir,

Sub: Investor Presentation on financial results for the Quarter/Half year ended 30 September 2016

We submit herewith a copy of the presentation on the financial performance of the Company for the Ouarter/Half year ended 30 September 2016.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,

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, 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 Q2FY17



## **Agenda**



### **Repco Home Finance Limited**

Q2F	/17 P	erfori	mance

- ▶ Business summary.....
- Financial performance for Q2FY17.....
- Asset quality......
- ▶ Diversified source of funding.....

#### Geographic Presence

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

#### Annexure





## **Q2FY17 Performance**

# **Business Summary**



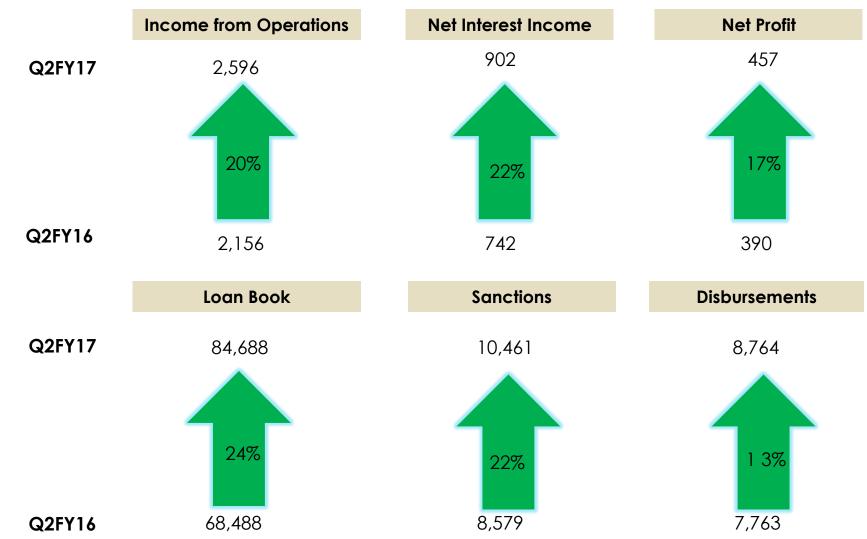
Loans outstanding (Sep 30, 2016)	Rs. 84,688 mn
• Net worth (Sep 30, 2016)	Rs. 9,927 mn
Average loan per unit	Rs. 1.3 mn
Number of live accounts	72,063
Current Employee Strength	630
• Gross NPA (%) (Sep 30, 2016)	2.4%
• Net NPA (%) (Sep 30, 2016)	1.3%

## **Q2FY17** performance



### **Repco Home Finance Limited**

Figures in Rs million

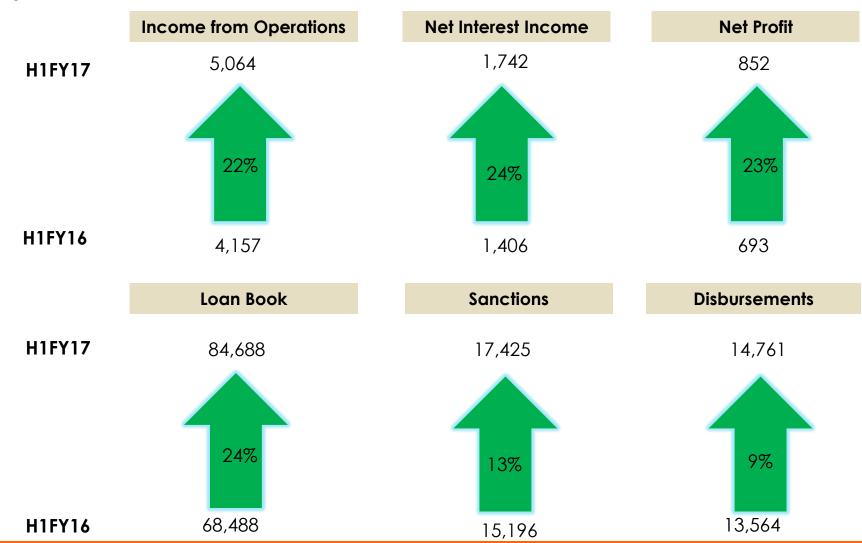


## H1FY17 performance



### **Repco Home Finance Limited**

Figures in Rs million

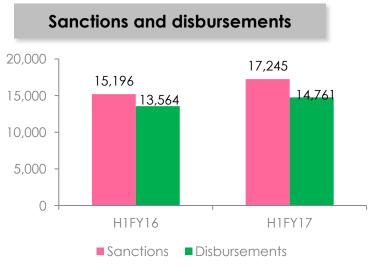


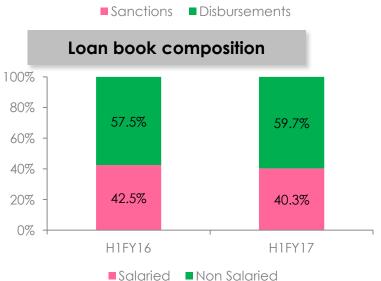
# Steady growth in loan book with healthy customer mix

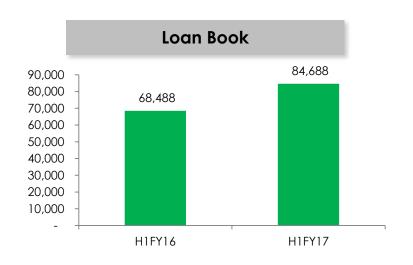


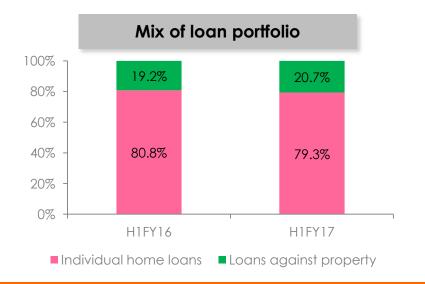
### **Repco Home Finance Limited**

Figures in Rs million





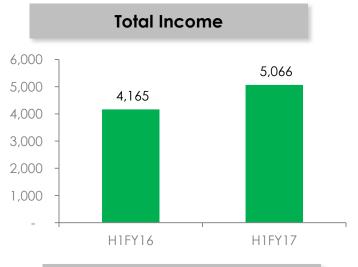


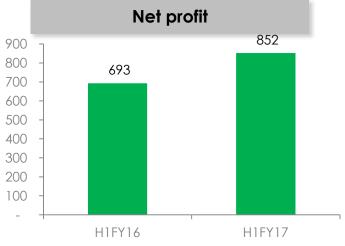


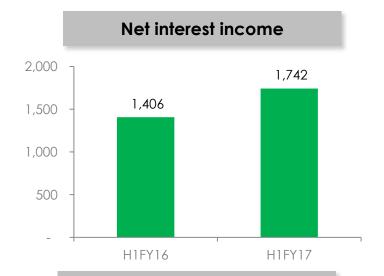
## Income and earnings growth

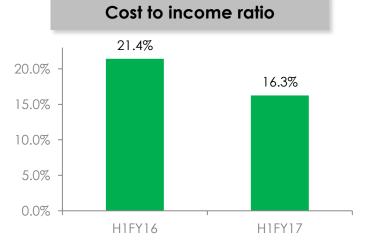


Figures in Rs million





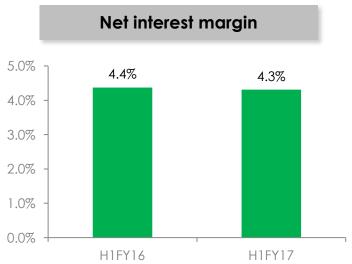


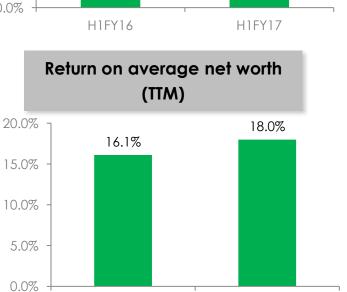


## **Profitability ratios**



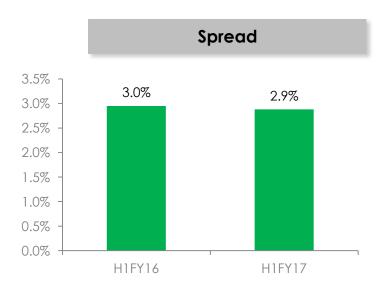
### **Repco Home Finance Limited**

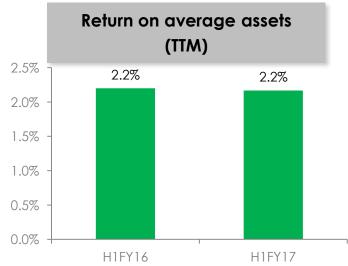




H1FY17

H1FY16



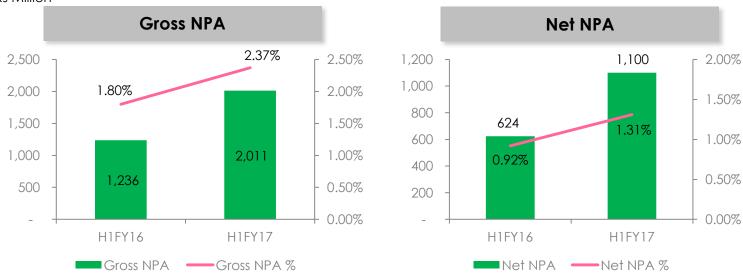


## **Asset quality & provisioning**

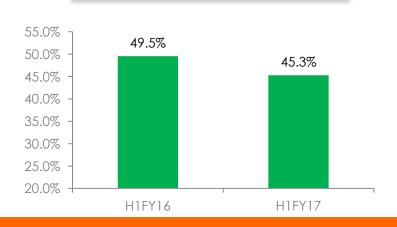


### Repco Home Finance Limited

Figures in Rs Million





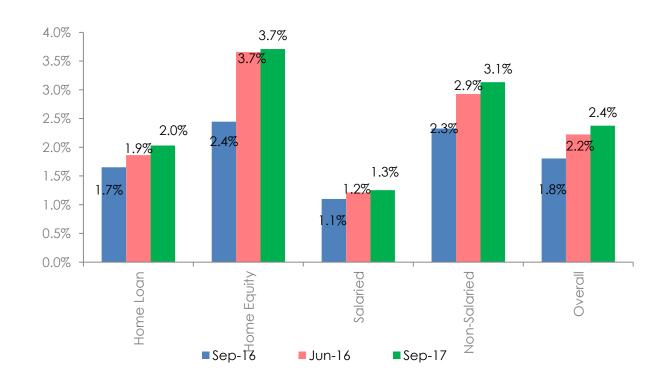




#### Movement in NPAs





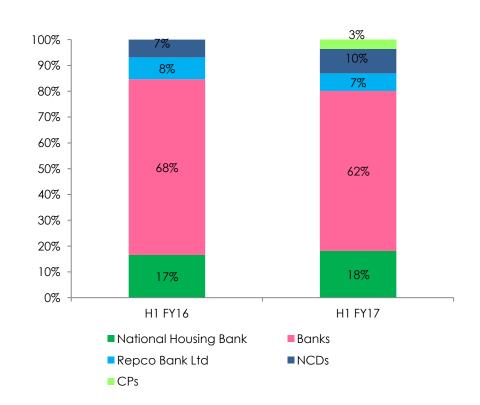


## Diversified borrowing profile



## Repco Home Finance Limited

Source (Rs mn)	H1 FY16	H1 FY17	Change
National housing Bank	9,693	12,983	34%
Repco Bank	4,973	4,924	-1%
Commercial Banks	39,874	44,485	12%
NCDs	4,000	6,850	71%
CPs	0	2,500	100%
Total	58,540	71,742	23%



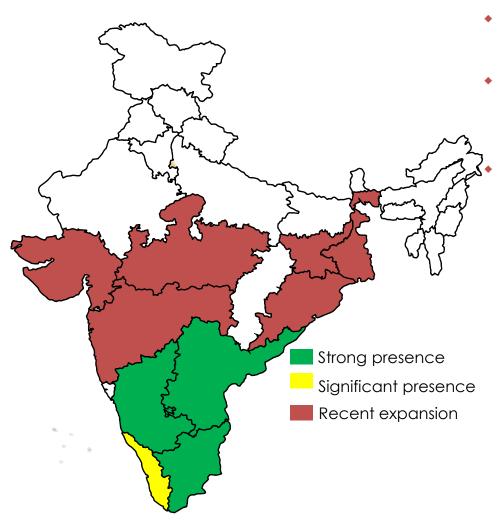
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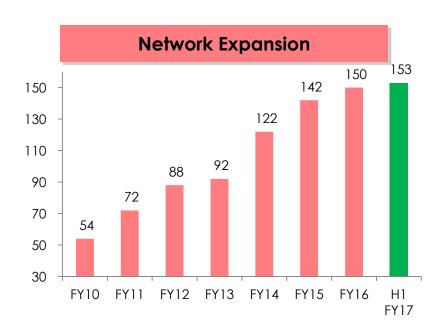
# **Geographic Presence**

## **Expanding footprint**



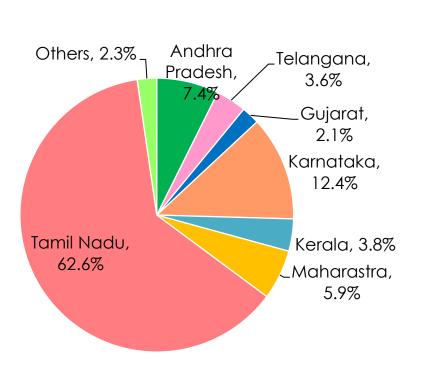


- Presence in 11 states and 1 Union Territory with 121 branches and 32 satellite centres
- Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh and Jharkhand
  - Focus in FY17 is to increase penetration in existing regions.



# Region-wise loan book





	Expo	sure
Key States	H1 FY16	H1 FY17
Andhra Pradesh	8.3%	7.4%
Telangana	3.4%	3.6%
Gujarat	1.9%	2.1%
Karnataka	12.5%	12.4%
Kerala	3.8%	3.8%
Maharashtra	5.4%	5.9%
Tamil Nadu	62.5%	62.6%
Others	2.2%	2.3%
	100%	100%





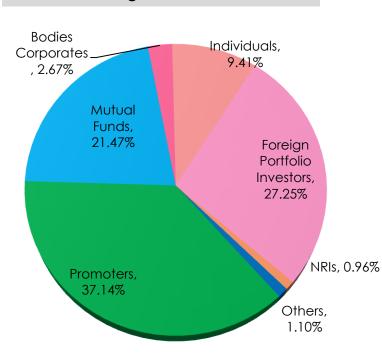
## **Annexure**

## **Shareholding pattern**



### **Repco Home Finance Limited**

### Outstanding shares – 62.55 mn



	%
Major Non-Promoter Shareholders	shareholding
Franklin Templeton Mutual Fund	4.8%
SBI Mutual Fund	4.2%
Birla Sun Life Mutual Fund	4.0%
Parvest Equity India	4.0%
DSP Blackrock Mutual Fund	3.2%
Goldman Sachs India Limited	2.6%
Nomura India Investment Fund	2.4%
India Capital Fund Limited	2.2%
TVF Fund Ltd	2.1%
Motilal Oswal Mutual Fund	1.5%
Alliance Bernstein (Mauritius) Limited	1.5%
BNP Paribas Mutual Fund	1.4%
Wasatch Funds	1.2%
California Public Employees' Retirement System	1.1%





								24.24
			YoY	Q1		H1		YoY
(Rs. million)	Q2 FY17	Q2 FY16	(%)	FY17	QOQ (%)	FY17	H1 FY16	(%)
Income:								
Revenue from operations	2,596	2,156	20%	2,468	5%	5064	4157	22%
Other Income	1	7	-82%	1	18%	2	8	-70%
Total Income	2,597	2,164	20%	2,469	5%	5,066	4,165	22%
Expenses:								
Interest and other Financial Charges	1,597	1,344	19%	1,549	3%	3146	2615	20%
Employee benefit expense	100	114	-12%	98	2%	198	215	-8%
Depreciation and amortization expense	9	10	-15%	8	5%	17	20	-17%
Other expenses	55	51	8%	43	29%	98	94	4%
Provision for Non-Performing Assets	100	16	523%	170	-41%	270	119	127%
Contingency Provisions against Standard Assets	25	30	-16%	8	212%	33	41	-19%
Bad-Debts Written Off	2	2 0	100%	1	58%	3	0	100%
Provision for diminution in value of Investments		1	0%	0	0%	0	1	-100%
Total Expenses	1,887	1,567	20%	1,878	1%	3,765	3,105	21%
Profit before tax		597	19%	592	20%	1302	1060	23%
Tax expense:								
Current tax	244	188	30%	225	9%	469	356	32%
Deferred Tax	9	19	-54%	-28	-131%	-19	11	-277%
Net Profit	457	390	17%	395	16%	852	693	23%





(Rs. million)	As on Sep 30, 2016	As on Sep 30, 2015
EQUITY AND LIABILITIES:		
Shareholder's Funds	10,401	8,857
Share Capital	626	624
Reserves and Surplus	9,776	8,233
Non-Current Liabilities	56,535	46,520
Long-term borrowings	54,825	45,242
Deferred Tax Liability	381	354
Long term provisions	1,329	924
Current Liabilities	18,575	13,806
Short-term borrowings	8,370	5,623
Other current liabilities	10,164	8,150
Short-term provisions	42	32
Total	85,511	69,182
ASSETS:		
Non-current assets	79,390	64,312
Fixed assets		
Tangible assets	65	74
Intangible assets	19	17
Non-current investments	124	124
Long term loans and advances	79,181	64,098
Current assets	6,121	4,870
Cash and Bank Balances	242	190
Short-term loans and advances	5,681	4,516
Other current assets	199	163
Total	85,511	69,182





Particulars	Units	H1 FY16	FY16	H1 FY17
Outstanding Loan Book	Rs. Mn	68,488	76,912	84,688
Sanctions	Rs. Mn	15,196	30,828	17,245
Disbursements	Rs. Mn	13,564	28,512	14,761
Income from Operations	Rs. Mn	4,157	8,801	5,064
Net Interest Income	Rs. Mn	1,406	3,039	1,742
PAT	Rs. Mn	693	1,501	852
Networth	Rs. Mn	8,520	9,162	9,927
Yield on assets	%	12.50	12.44	12.10
Cost of funds	%	9.55	9.44	9.22
Spread	%	2.95	2.99	2.88
Gross NPA	%	1.80	1.31	2.37
Net NPA	%	0.92	0.48	1.31
Loan Book Composition:				
Non-Salaried	%	57.5	58.8	59.7
Salaried	%	42.5	41.2	40.3
Home Loans	%	80.8	80.2	79.3
Loans against property	%	19.2	19.8	20.7





Particulars	Units	Q2FY16	Q1FY17	Q2FY17
Sanctions	Rs. Mn	8.579	6,783	10,461
Disbursements	Rs. Mn	7,763	5,997	8,764
Net Interest Income	Rs. Mn	742	840	902
PAT	Rs. Mn	390	395	457
NIM	%	4.5	4.3	4.4
Yield on assets	%	12.6	12.2	12.2
Cost of funds	%	9.5	9.3	9.2
Spread	%	3.1	2.9	3.0



For any Investor Relations queries, please contact:

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