



REPCO HOME FINANCE LIMITED.
(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/17/2019-20

February 07, 2020

The BSE Ltd,
Phiroze Jeejeebhoy Towers,
26th Floor, Dalal Street,
Mumbai-400001
BSE Security Code: 535322

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

Kind Attn: Listing Department

Dear Sir,

Sub: Investor Presentation on financial results for the Quarter /Nine months period ended 31 December 2019

We submit herewith a copy of the presentation on the financial performance of the Company for the quarter/Nine months period ended 31 December 2019.

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
(Promoted by REPCO BANK - Govt. of India Enterprise)



**Earnings Presentation
Q3FY20**



www.repcohome.com

Agenda



Repco Home Finance Limited

- ◆ **Q3FY20 Performance**

- ▶ Business summary.....
- ▶ Financial performance.....
- ▶ Borrowing profile.....

- ◆ **Geographic Presence**

- ▶ Footprint.....
- ▶ Region-wise loan book.....

- ◆ **Annexure**

Q3FY20 Performance

Business Summary



Repco Home Finance Limited

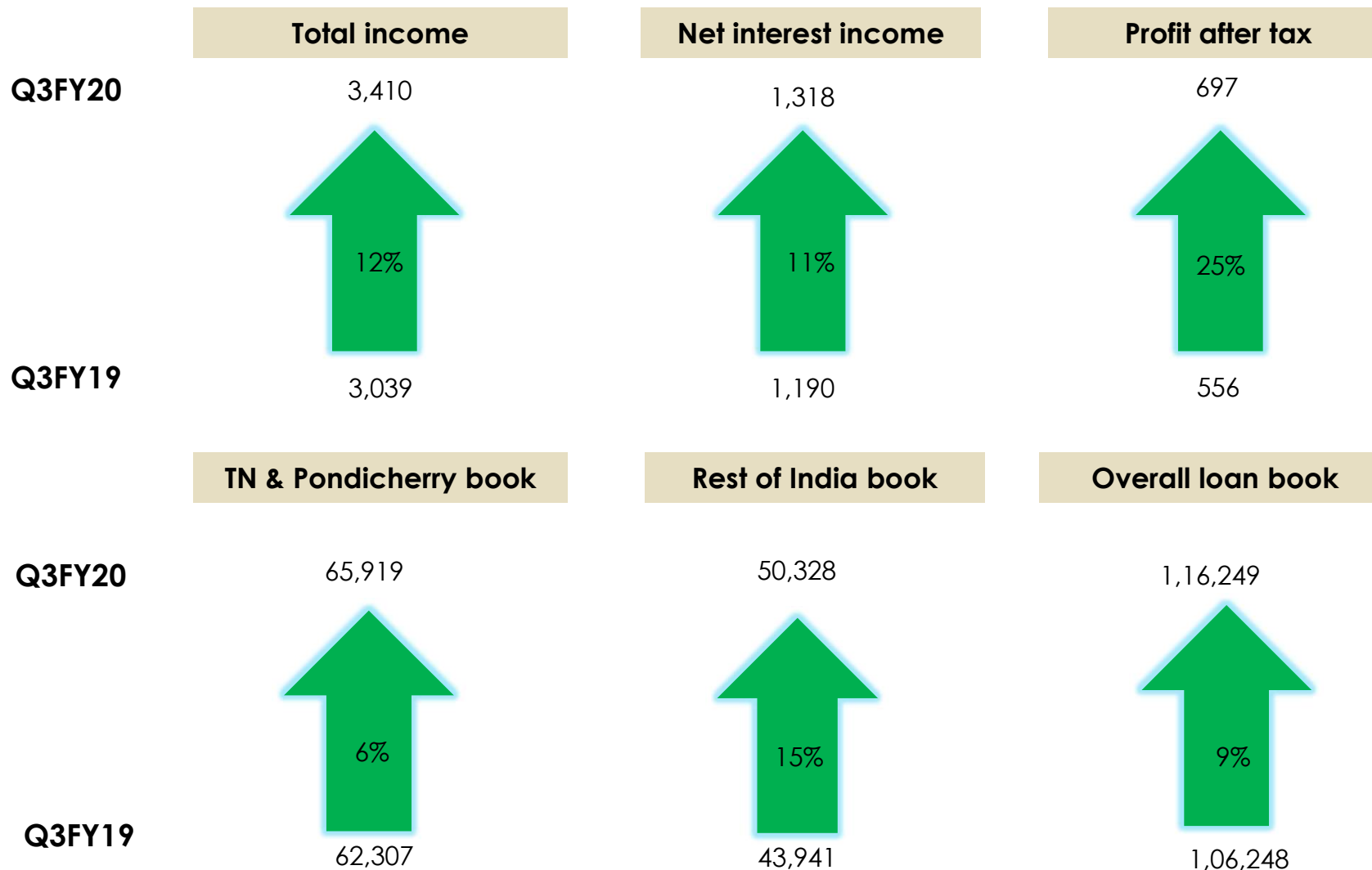
• Loans outstanding (Dec 31, 2019)	Rs. 1,16,249 mn
• Net worth (Dec 31, 2019)	Rs. 16,376 mn
• Tier 1 capital adequacy ratio	25.4% (Provisional)
• Average loan per unit	Rs. 1.45 mn
• Number of live accounts	98,723
• Current employee Strength	961
• Gross NPA (%) (Dec 31, 2019)	4.2%
• ECL provision(%) (Dec 31, 2019)	1.5%

Q3FY20 performance



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Figures in Rs million



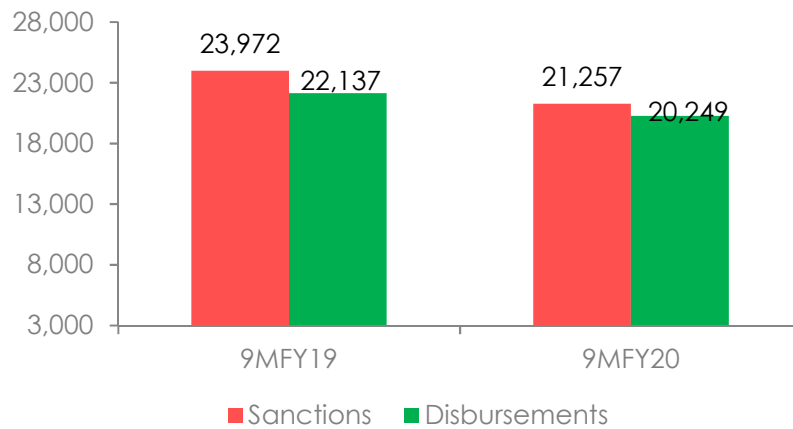
Asset book



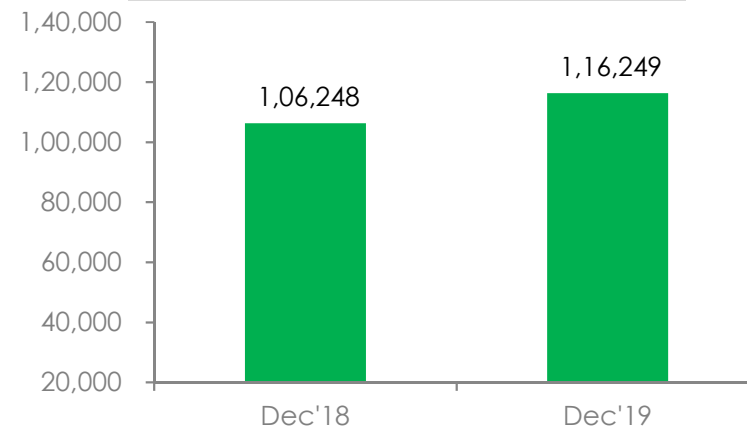
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Figures in Rs million

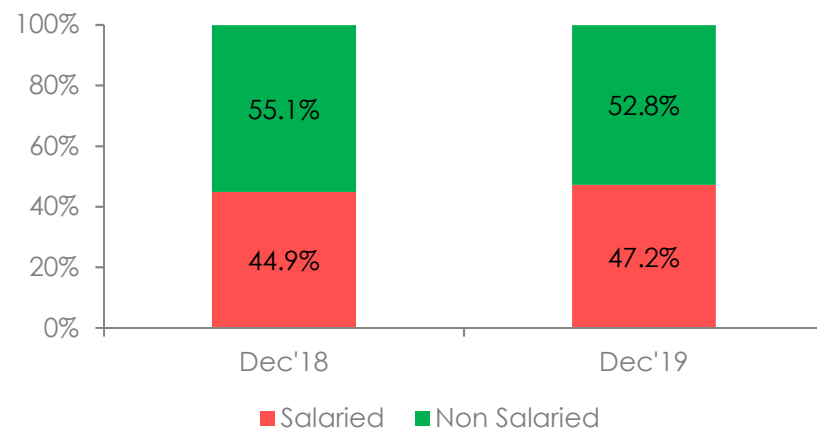
Sanctions and disbursements



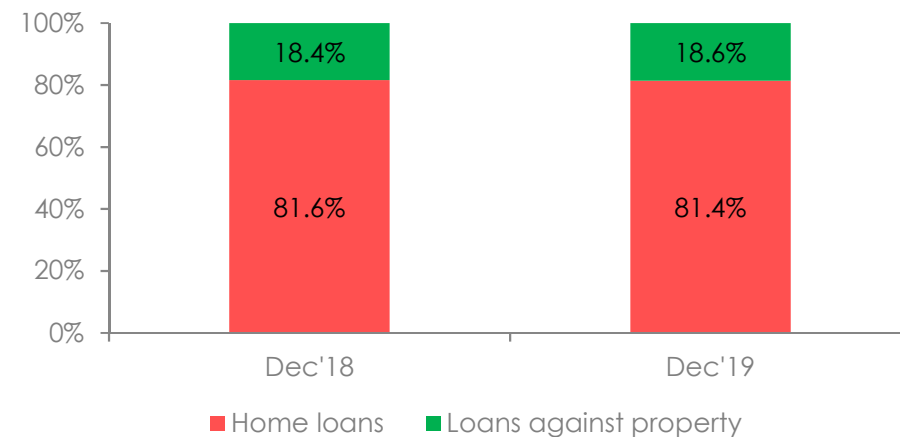
Loan Book



Loan book composition



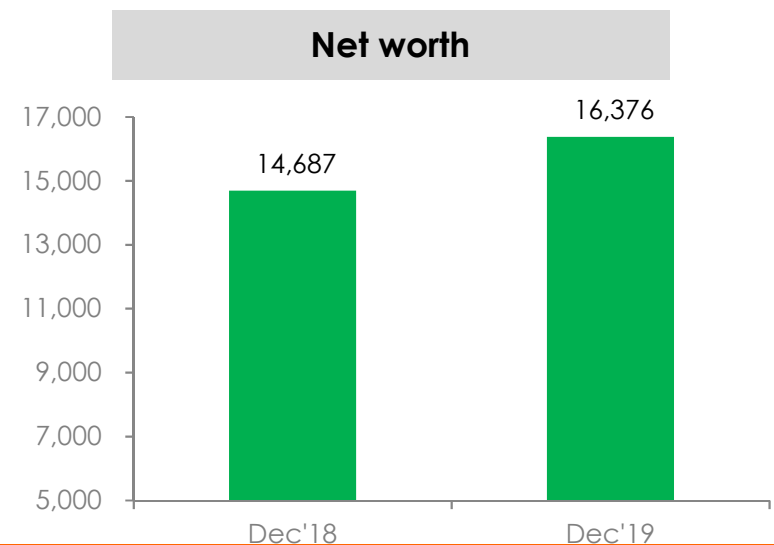
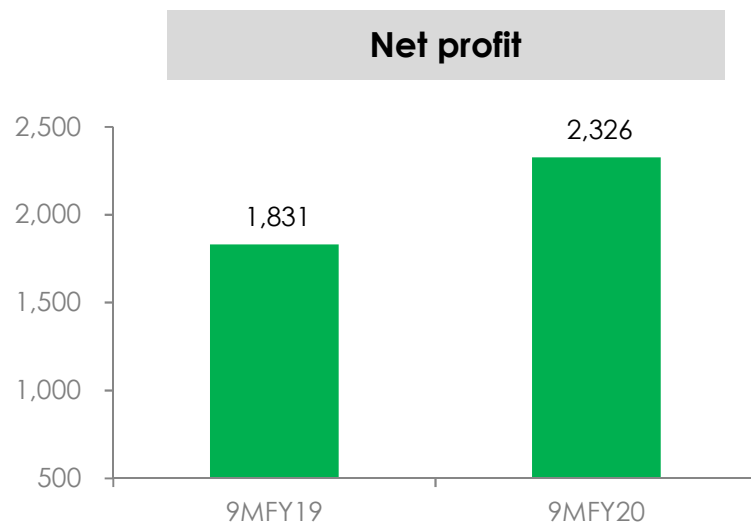
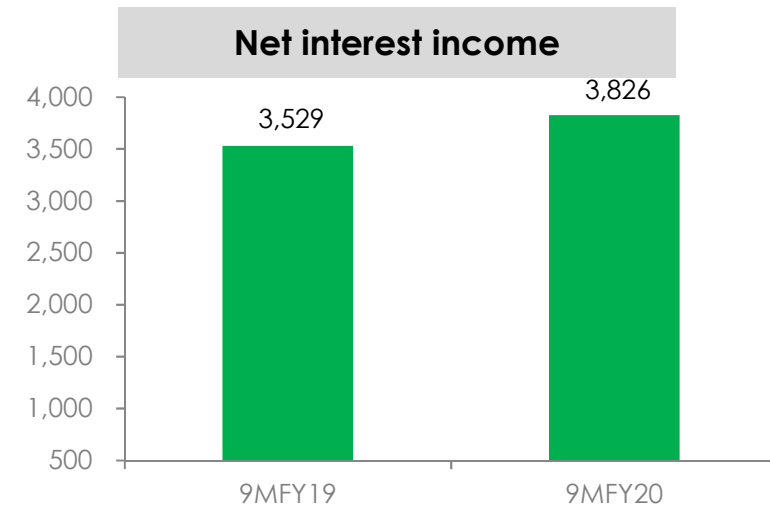
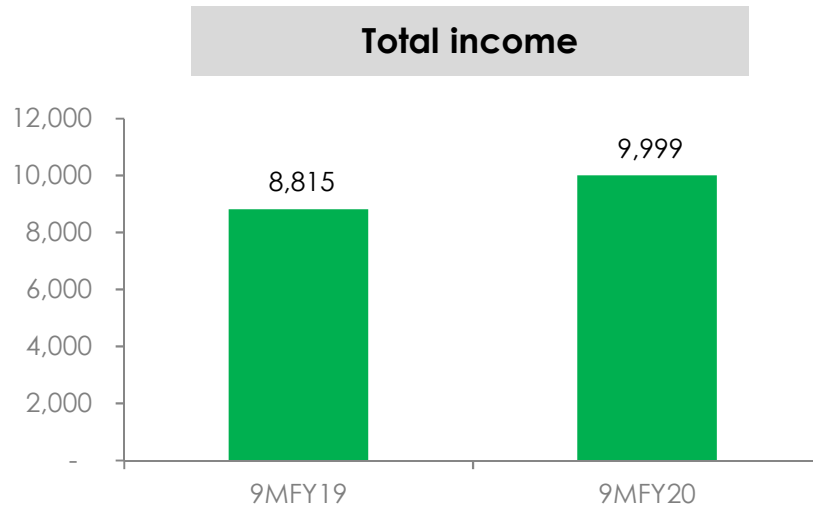
Mix of loan portfolio



Income and earnings growth

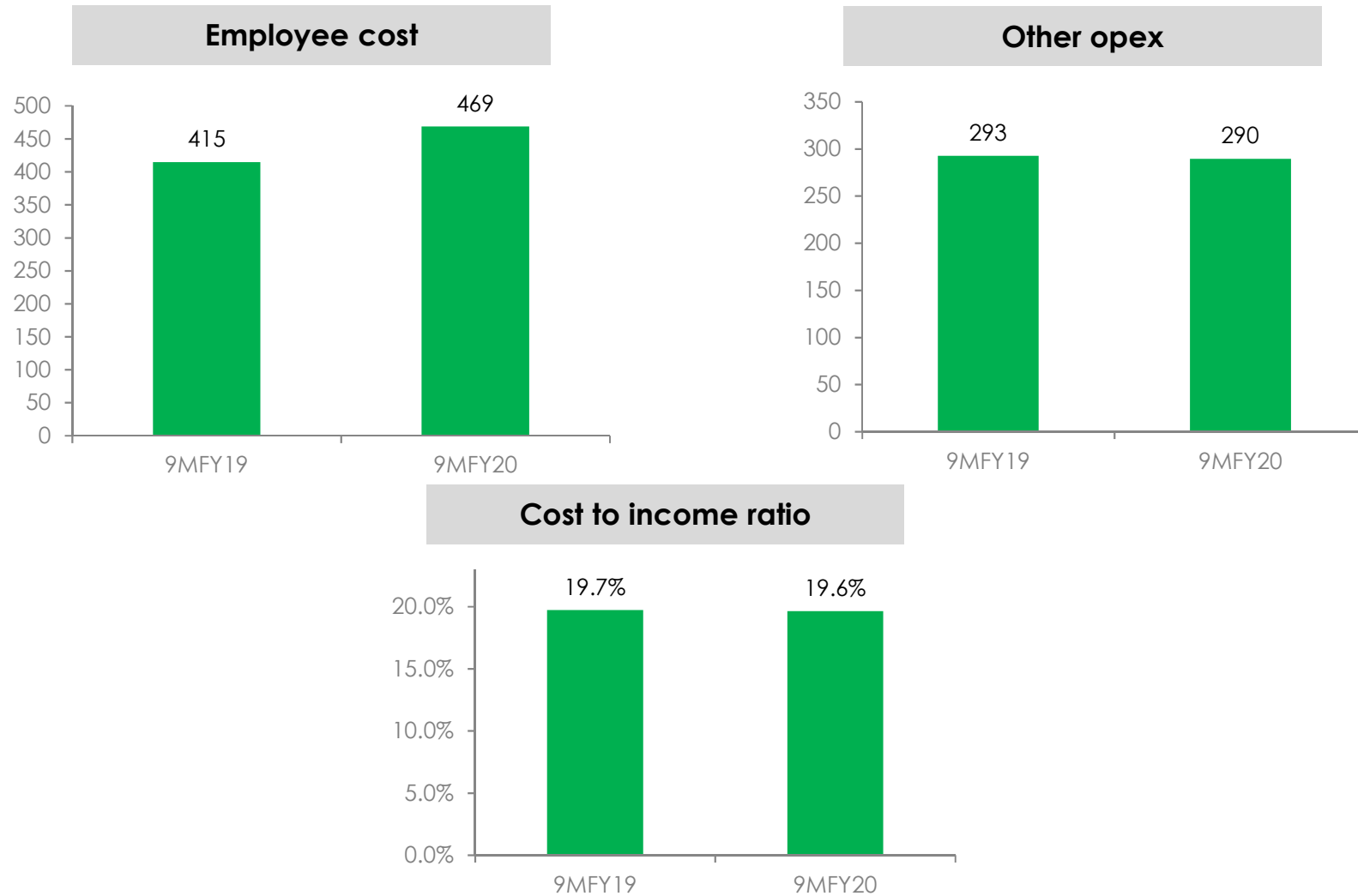
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Figures in Rs million



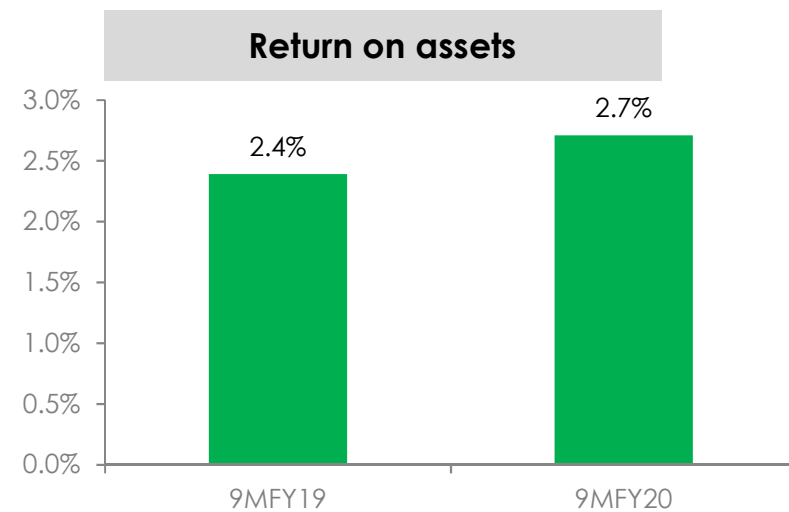
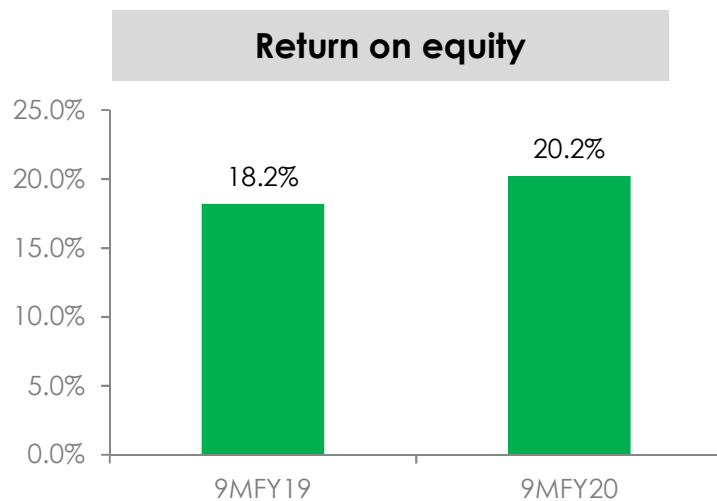
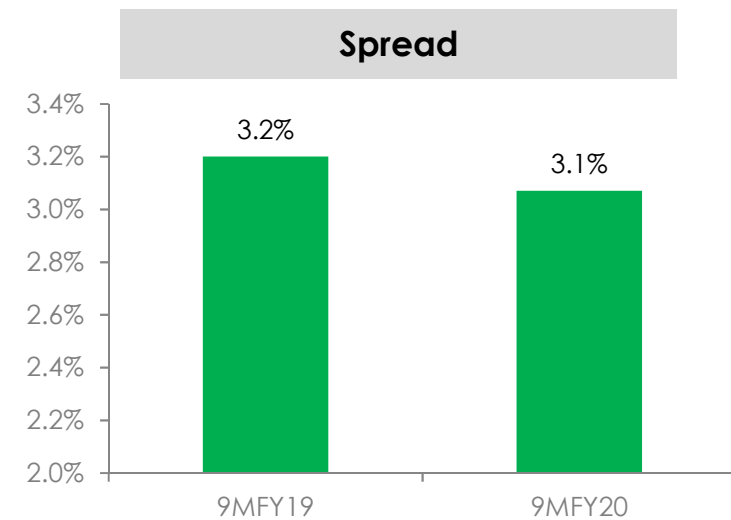
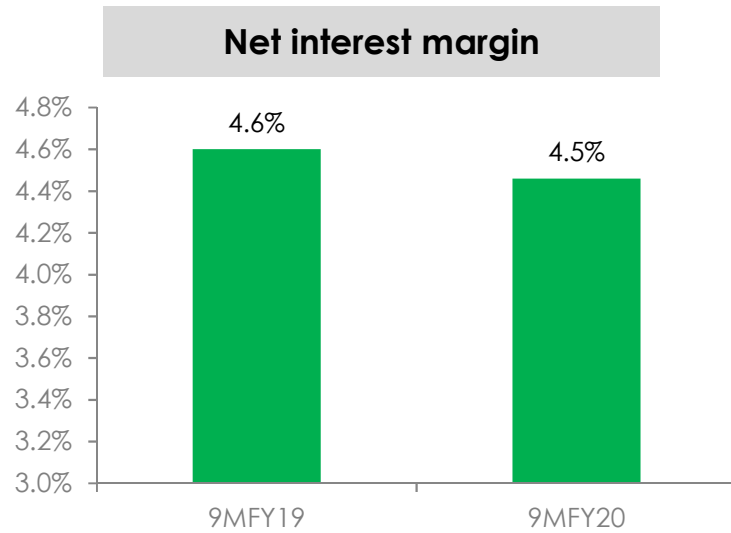
Operating cost

Figures in Rs million



Profitability ratios

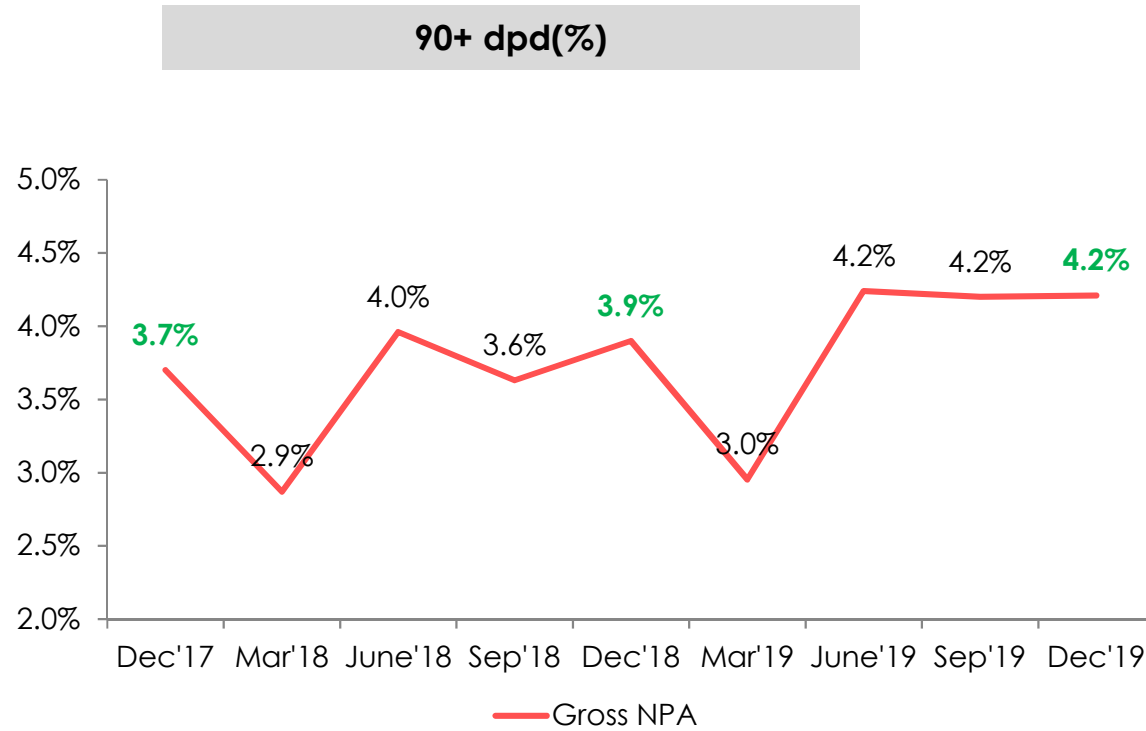
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Asset quality



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ECL Provisioning



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Figures in Rs million

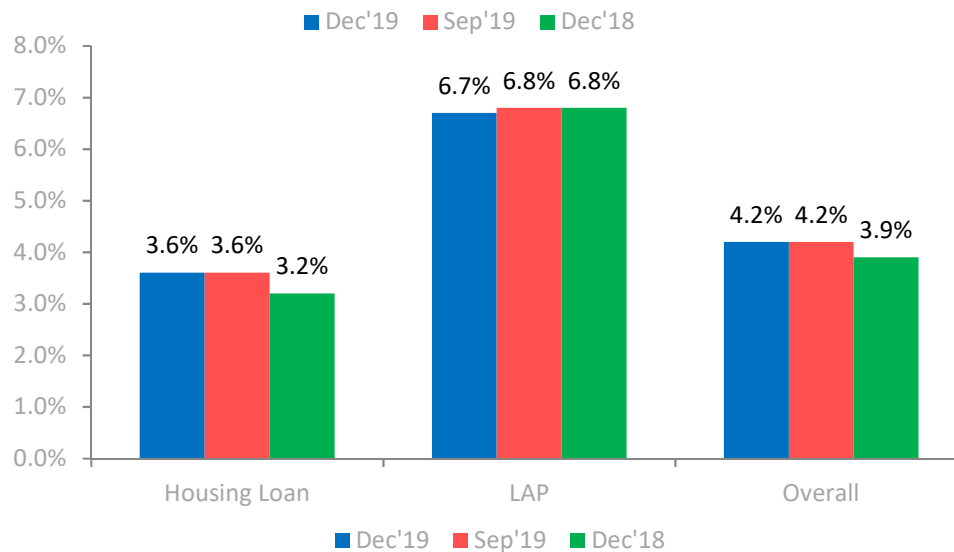
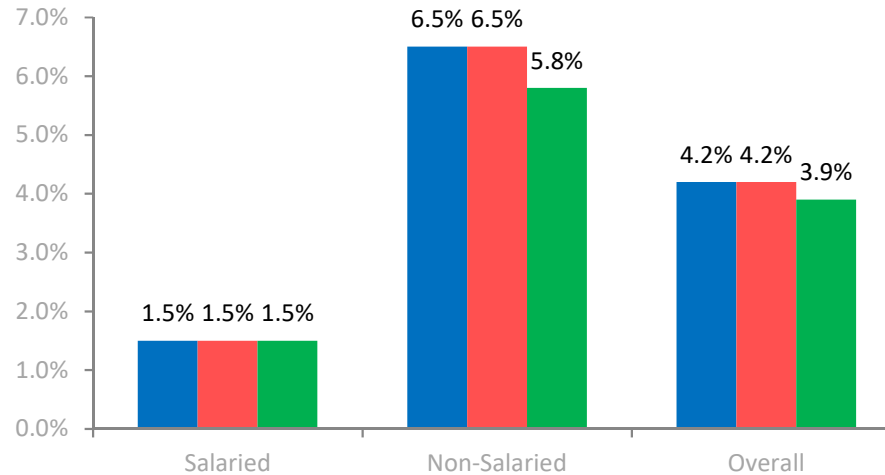
	Dec'18	Sep'19	Dec'19
Gross Stage 3	4,187	4,850	4,896
% portfolio in Stage 3	3.9%	4.2%	4.2%
ECL provision - Stage 3	489	1,369	1,399
Net - Stage 3	3,698	3,481	3,497
Coverage ratio - Stage 3	12%	28%	29%

Gross Stage 1 & 2	1,02,061	1,10,110	1,11,353
% portfolio in Stage 1 & 2	96.1%	95.8%	95.8%
ECL provision - Overall	0.8%	1.4%	1.5%

Mix/Product-wise GNPA (%)

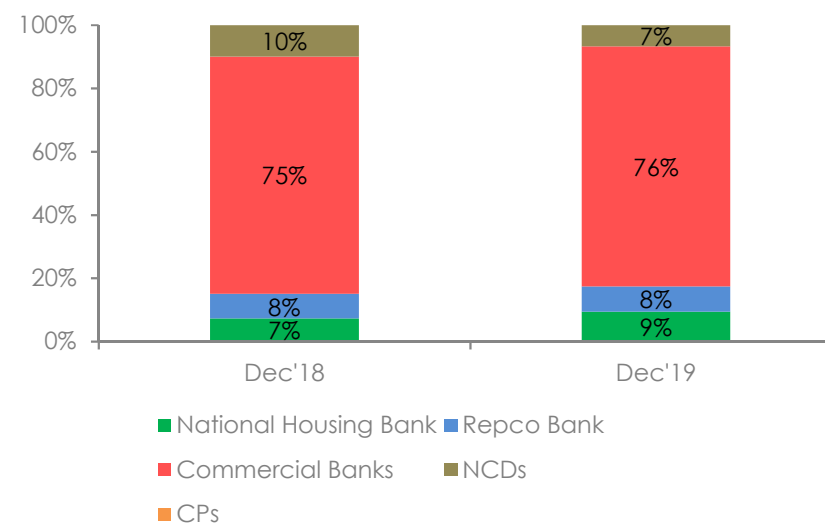


Repco Home Finance Limited



Diversified borrowing profile

Source (Rs mn)	Average cost	Dec'18	Dec'19	% change
National Housing Bank	7.4%	6,471	9,248	43%
Repco Bank	8.3%	7,015	7,814	11%
Commercial Banks	8.7%	66,905	74,297	11%
NCDs	8.1%	8,870	6,520	-26%
Commercial Papers	6.9%	0	0	0%
Total	8.5%	89,261	97,878	10%



Geographic Presence

Footprint



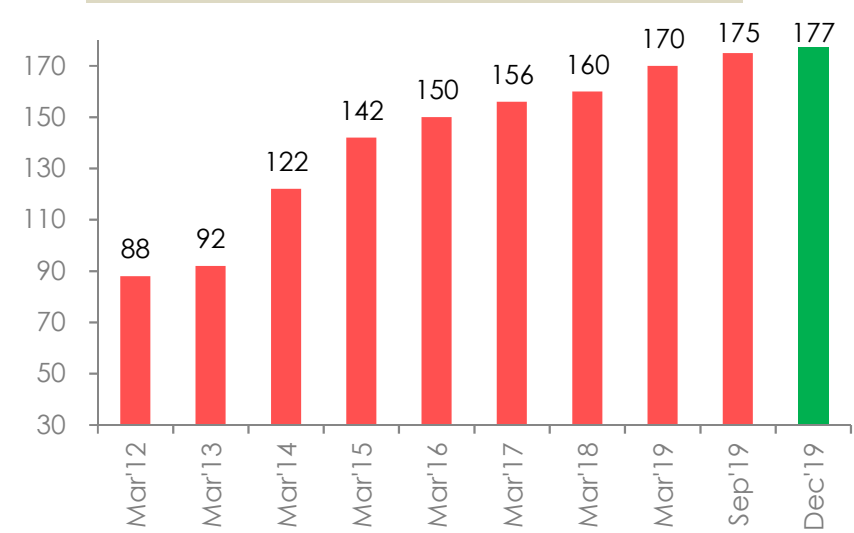
Repco Home Finance Limited



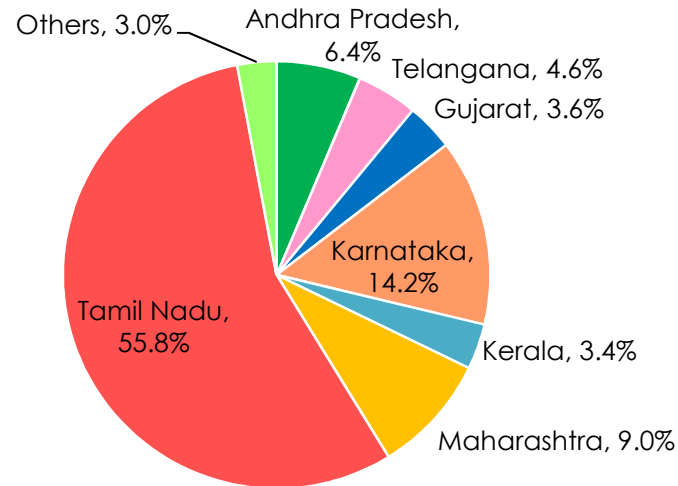
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- ◆ Present in 12 states and 1 Union Territory with 149 branches and 27 satellite centers.
- ◆ Plus 2 asset recovery branches.
- ◆ Entered the State of Rajasthan in FY20.
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh & Rajasthan.

Network Expansion



Region-wise loan book



States	Exposure			YoY growth	QoQ growth
	Dec'18	Sep'19	Dec'19		
Andhra Pradesh	6.6%	6.4%	6.4%	5%	1%
Telangana	4.5%	4.6%	4.6%	11%	7%
Gujarat	3.1%	3.4%	3.6%	29%	24%
Karnataka	13.6%	14.0%	14.2%	14%	10%
Kerala	3.8%	3.5%	3.4%	0%	-2%
Maharashtra	8.0%	8.7%	9.0%	23%	21%
Tamil Nadu	57.6%	56.2%	55.8%	6%	2%
Others	2.8%	3.2%	3.0%	16%	-25%
Total	100%	100%	100%	9%	4%

Annualized

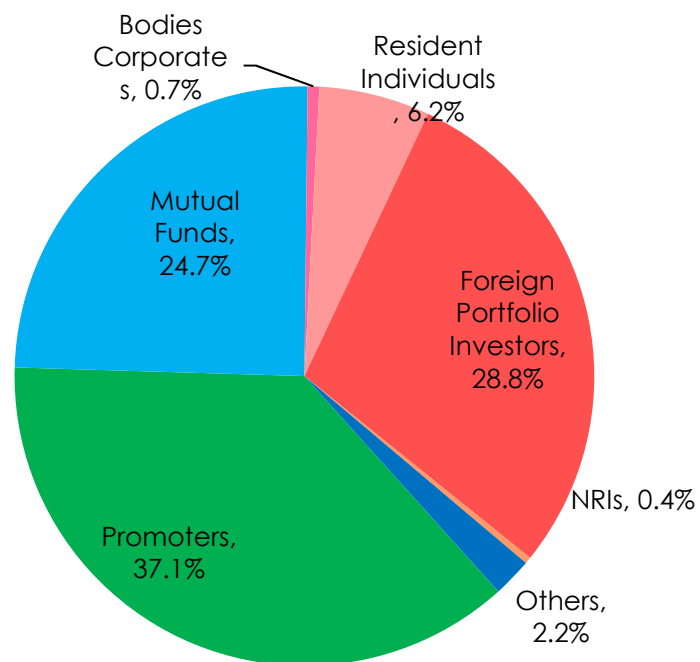
Annexure

Shareholding pattern



Repco Home Finance Limited

Outstanding shares – 62.6 mn



Major non-promoter shareholders	% shareholding
India Capital Fund Limited	7.4%
Franklin Templeton Mutual Fund	6.2%
HDFC Mutual Fund	5.8%
Aditya Birla Sun Life Mutual Fund	5.7%
DSP Mutual Fund	4.4%
Somerset Emerging Markets Fund	3.3%
Apax Fund	2.1%
SG Jokaland Holdings	1.8%
AllianceBernstein Fund	1.8%
ICICI Mutual Fund	1.7%
Parvest Equity India	1.0%

Profit and loss statement (Standalone)

Repco Home Finance Limited

Figures in Rs million

(Rs. million)	Q3FY20	Q3FY19	YoY (%)	Q2FY20	QOQ (%)	9MFY20	9MFY19	YoY (%)
Income:								
Revenue from operations	3,400	3,037	12%	3,317	3%	9,999	8,815	13%
Other income	10	2	499%	38	-74%	51	56	-8%
Total Income	3,410	3,039	12%	3,355	2%	10,050	8,871	13%
Expenses:								
Interest and other financial charges	2,088	1,847	13%	2,085	0%	6,188	5,286	17%
Employee benefit expense	167	147	13%	156	7%	469	415	13%
Depreciation and amortization expense	35	12	190%	32	10%	97	37	161%
Other expenses	73	94	-22%	62	18%	193	255	-25%
Provisions & write-offs	115	182	-37%	1	8278%	191	194	-1%
Total Expenses	2,477	2,282	9%	2,336	6%	7,138	6,187	15%
Profit before tax	933	757	23%	1,020	-9%	2,912	2,684	9%
Tax expense:								
Current tax	221	247	-11%	150	48%	638	789	-19%
Deferred Tax	15	-46	-132%	-136	-111%	-52	63	-182%
Net Profit/(Loss)	697	556	25%	1,006	-31%	2,326	1,831	27%
Other Comprehensive Income	-1	2	-147%	-2	-58%	-1	5	-116%
Total Comprehensive Income	696	558	25%	1,004	-31%	2,326	1,836	27%

Relative performance – Q3FY20



Repco Home Finance Limited

Particulars	Units	Q3FY19	Q3FY20
Sanctions	Rs. mn	8,052	7,331
Disbursements	Rs. mn	7,332	6,557
Net interest income	Rs. mn	1,190	1,318
PAT	Rs. mn	556	697
NIM	%	4.5	4.6
Yield on assets	%	11.5	11.8
Cost of funds	%	8.4	8.4
Spread	%	3.1	3.3
Return on assets	%	2.1	2.4
Return on equity	%	15.4	17.3

Relative performance – 9MFY20



Repco Home Finance Limited

Particulars	Units	9MFY19	9MFY20
Sanctions	Rs. mn	23,972	21,257
Disbursements	Rs. mn	22,137	20,249
Net interest income	Rs. mn	3,529	3,826
PAT	Rs. mn	1,831	2,326
NIM	%	4.6	4.5
Yield on assets	%	11.5	11.8
Cost of funds	%	8.3	8.6
Spread	%	3.2	3.1
Return on assets	%	2.4	2.7
Return on equity	%	18.2	20.2

For any Investor Relations queries, please contact:

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