

**RHFL/SE/36/2023-24**

**7<sup>th</sup> September, 2023**

National Stock Exchange of India Limited,  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (E)  
Mumbai-400 051  
Kind Attn: Listing Department

BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

Dear Sir/Madam,

**Sub: Intimation regarding outcome of Annual BFSI Conference**

Ref: Our intimation Ref No. RHFL/SE/34/2023-24 dated 30<sup>th</sup> August, 2023

This is to inform that the company participated in the 2<sup>nd</sup> Annual BFSI Conference organized by M/s. Antique Stock Broking Limited on 7<sup>th</sup> September, 2023 at Trident, BKC, Mumbai.

The management shared its thoughts on the business plans including past performances of the company along with recent improvements in the company's performance forming the basis for the company's future prospects. The presentation made by the management before the investors is enclosed herewith. Also, the list of participants is enclosed herewith. It may please be noted that no UPSI was shared during the meeting.

This intimation is being uploaded on the company's website <https://www.repcohome.com>

Kindly take the above intimation on record.

Thanking You,  
Yours Faithfully,  
For Repco Home Finance Limited

Ankush Tiwari  
Company Secretary & Chief Compliance Officer



**REPCO HOME FINANCE LIMITED**  
(Promoted by REPCO BANK - Govt. of India Enterprise)



# Company Overview

- NBFC-HFC registered with National Housing Bank
- Promoted by Repco Bank
- Incorporated in April 2000 and headquartered in Chennai, Tamil Nadu, started its business in Tamil Nadu
- Listed on NSE and BSE since April 1, 2013
- Geographical presence in 12 states and 1 Union Territory with 159 branches and 34 SAT centres as of June 2023
- Employee Strength of 954 as of June'23



## Mission

Translating into reality the aspirations of people to own a house covering the market, existing and potential, comprehensively through institutional credit support, customised to suit individual needs in a transparent and ethical way.

## Product Segments

Home Loan	Home Equity
<ul style="list-style-type: none"><li>• Purchase &amp; Construction of Houses</li><li>• House Renovation</li><li>• Plot purchase</li></ul>	<ul style="list-style-type: none"><li>• Loan against Property</li><li>• Commercial Real Estate loan</li></ul>

## Customer Segments

Salaried and Non-salaried (self-employed professional and self-employed non-professional) segments to suit various requirements of individuals.

# Financial Highlights



Repco Home Finance Limited

Rs. in Crores

Particulars	FY19	FY20	FY21	FY22	FY23	Q1 FY24
Sanctions	3,370	2,758	1,985	1,880	3,232 *	726
Disbursements	3,092	2,627	1,841	1,769	2,919 *	684
Loan Assets	11,037	11,826	12,121	11,759	12,449	12,655
Net Worth	1,442	1,670	1,935	2,061	2,321	2,405
Net Interest Income	469	521	566	600	583	162
Profit after Tax	235	280	288	192	296	89

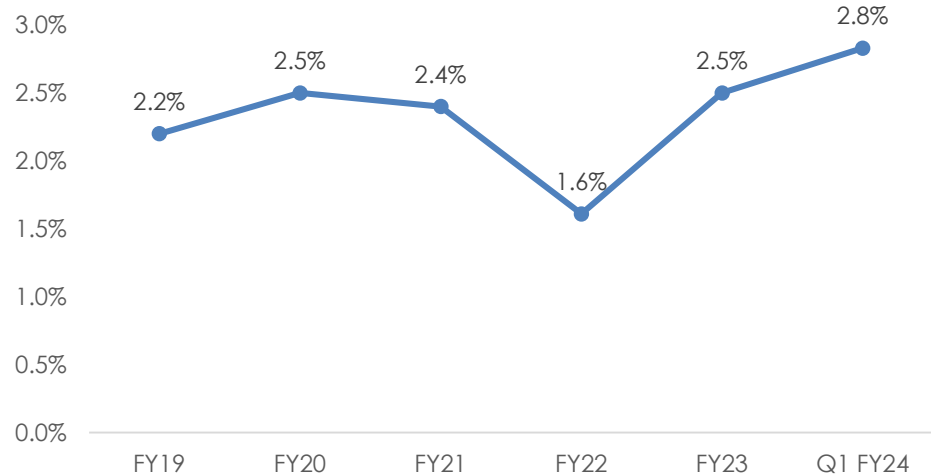
\* Includes DA pool purchase worth Rs. 137 crores

# Financial Highlights

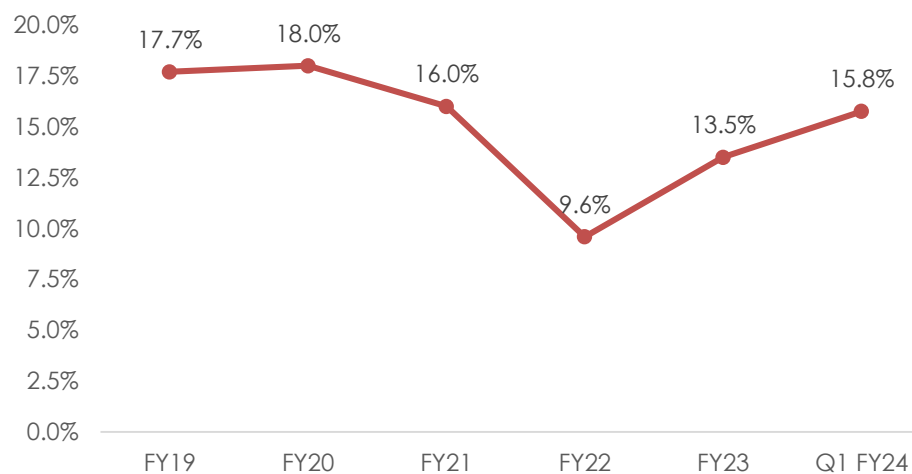


Repco Home Finance Limited

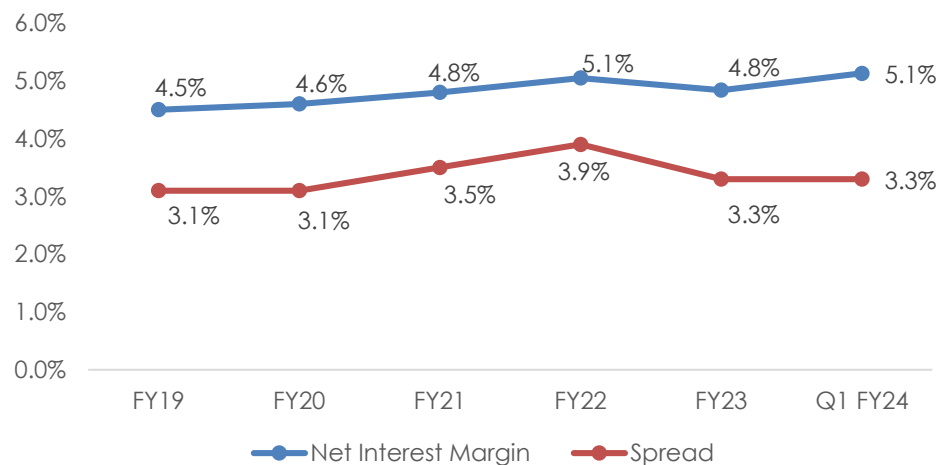
### Return on Assets



### Return on Equity



### NIM & Spread

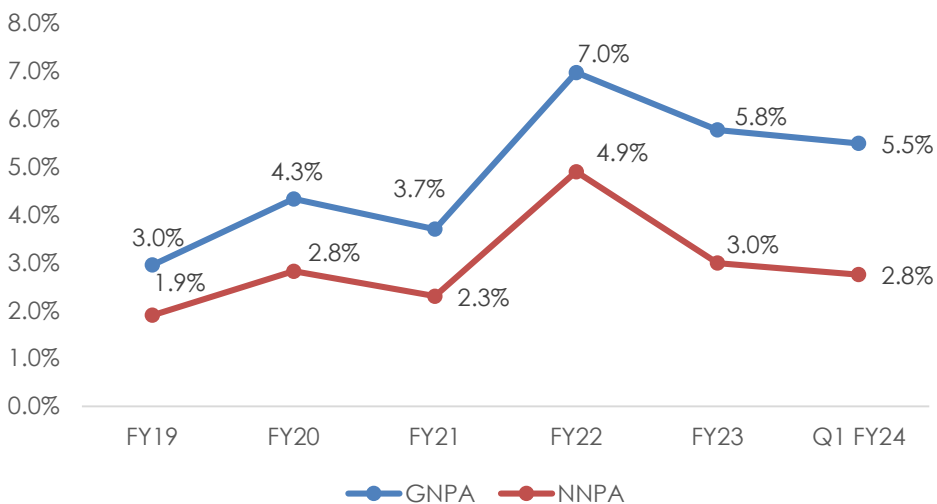


# Financial Highlights

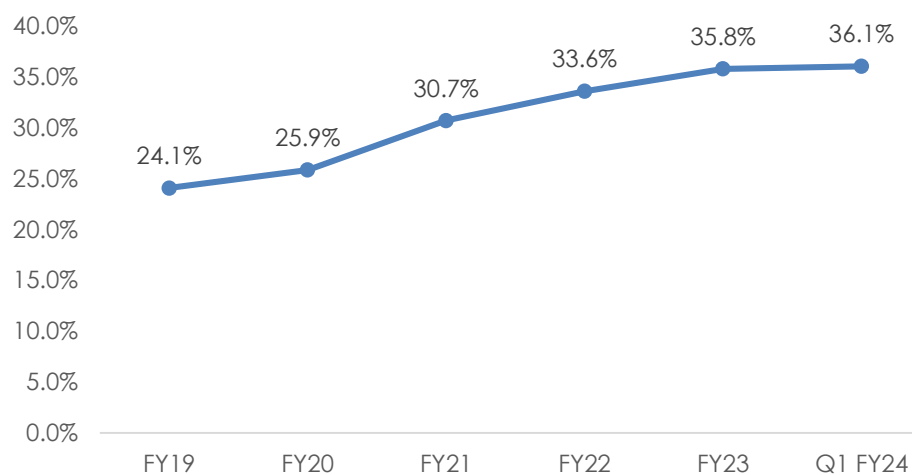


## Repco Home Finance Limited

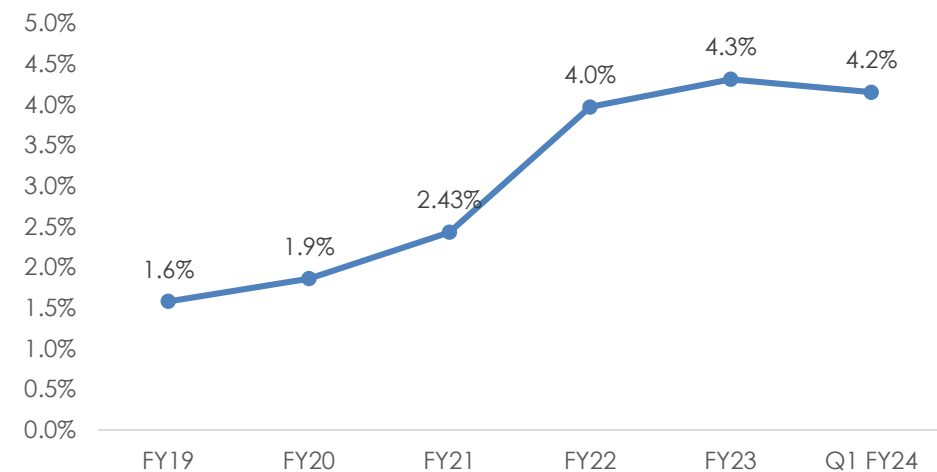
### Asset Quality



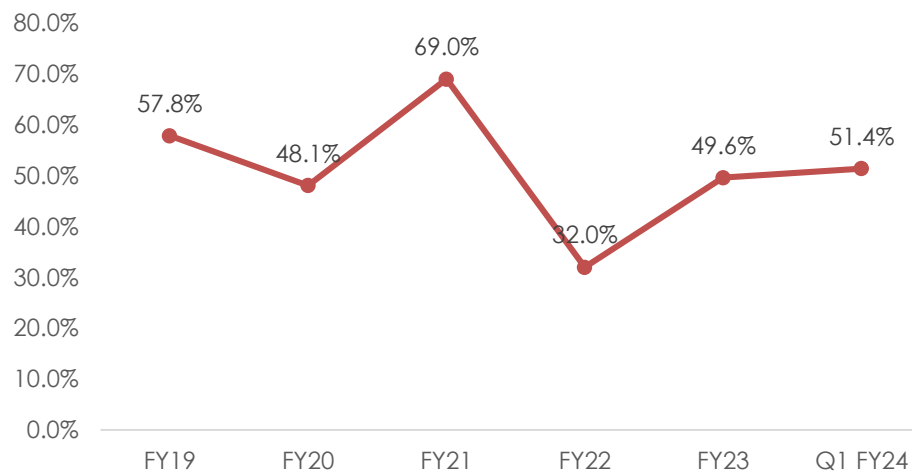
### CRAR



### ECL Provision Coverage



### NPA Provision Coverage

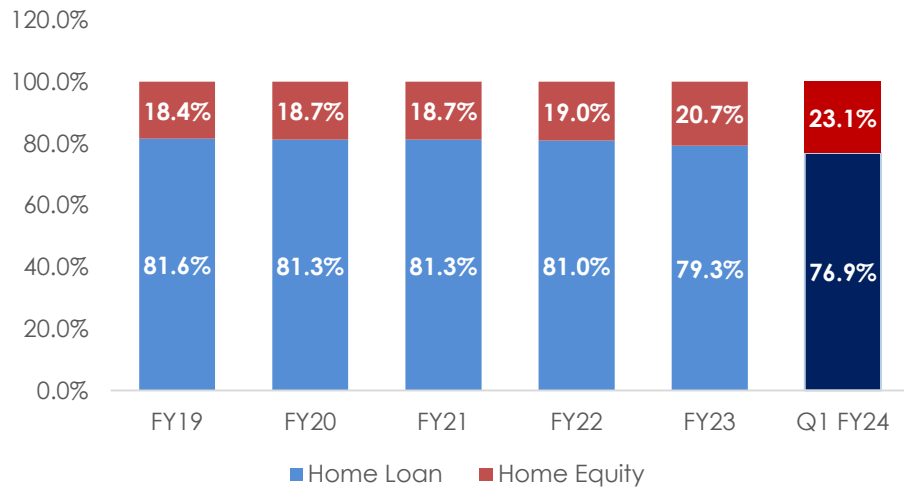


# Portfolio Composition

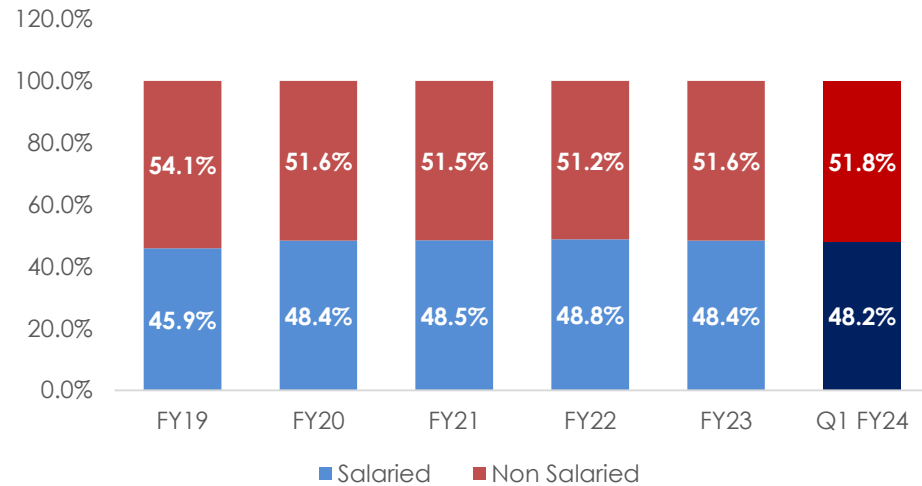


Repco Home Finance Limited

### Home Loan vs. Home Equity



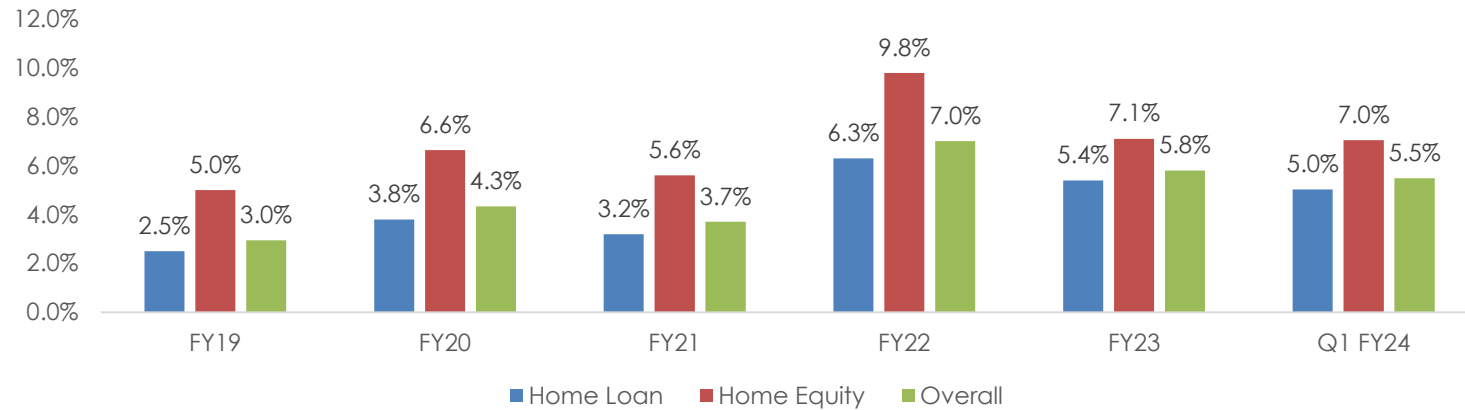
### Salaried vs. Non-salaried



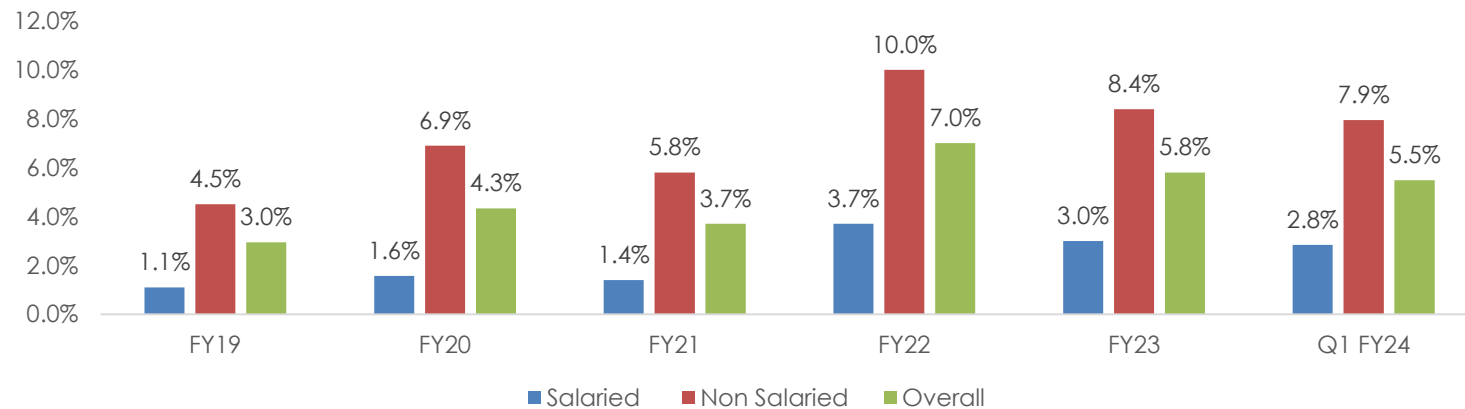


# Product / Occupation wise GNPA(%)

### Product-wise GNPA

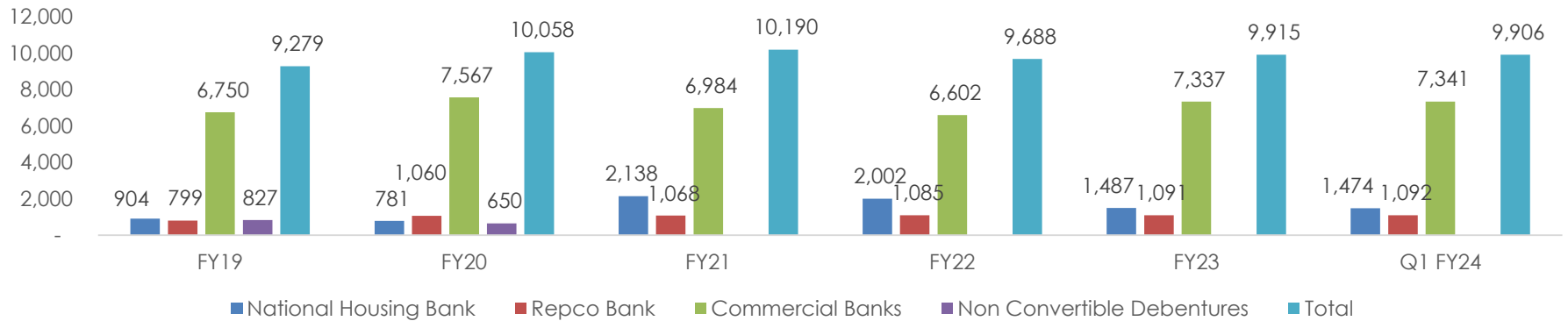


### Occupation-wise GNPA

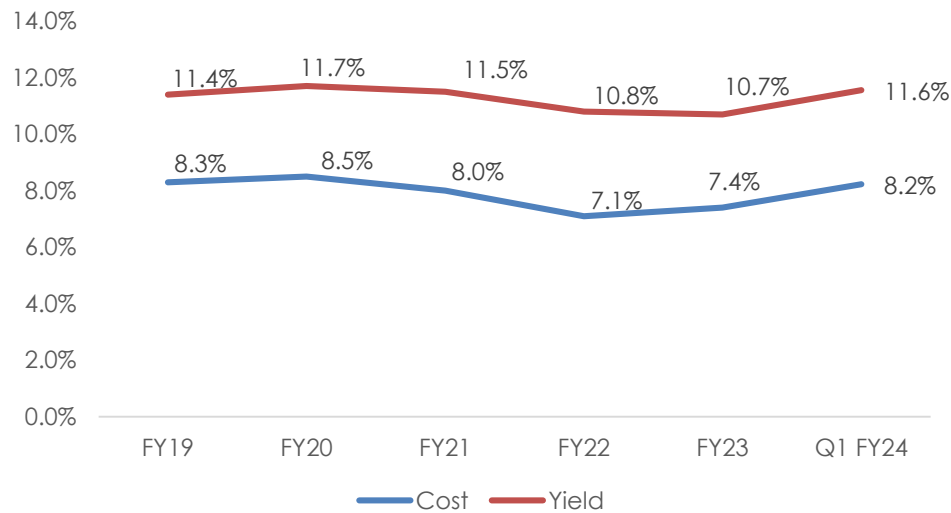


# Borrowing Mix

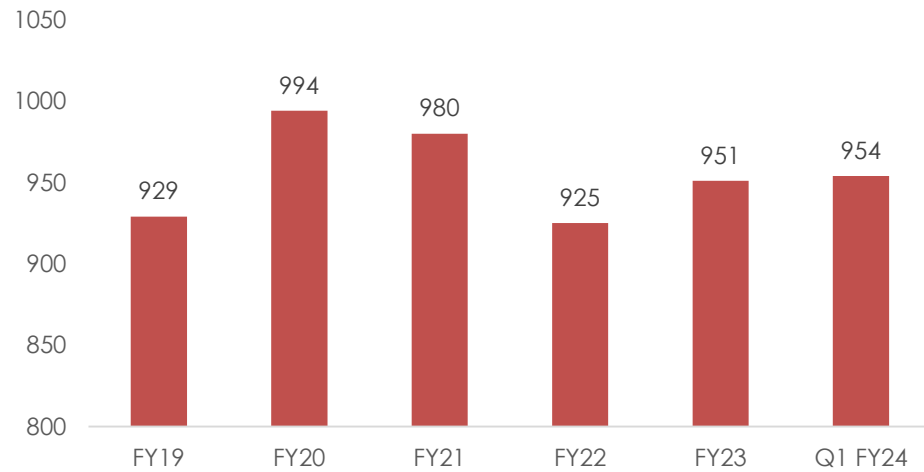
### Borrowing Mix



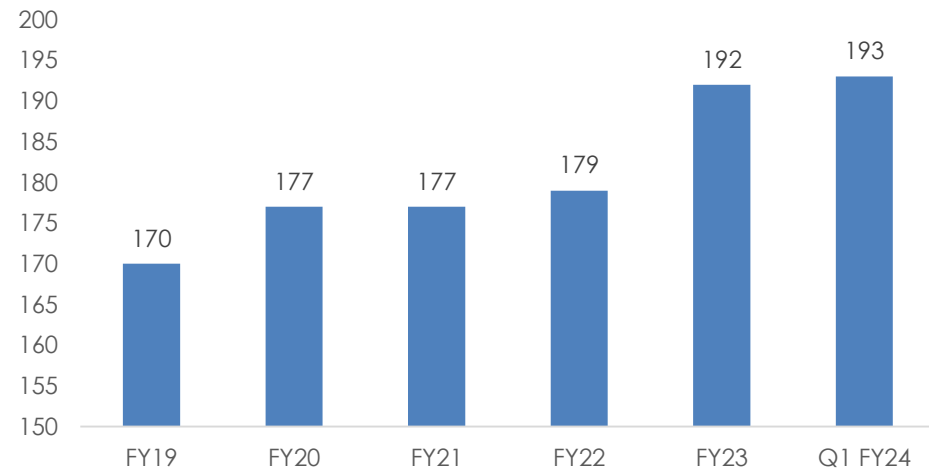
### Yield vs Cost



### Employee Strength



### Branches & SAT centres





**Verticalization of Business:** Separate verticals for Collections and Sales w.e.f April 2023.



**Credit Dispensation:** Decentralization of credit underwriting upto Rs. 25 lakhs and simplification of underwriting processes.

- For High ticket loans, pre-sanction inspections and underwriting by legal teams.



**New IT software & Platform:** Digitization and upgradation of IT equipment and Software to bring in organizational efficiencies – being implemented in 2 phases. Phase 1 covering operational integration underway.



**HR policies:** Updated HR policies to attract and retain talent.



**Recovery:** Set up specialized collection lines, appointed recovery agents and follow up of NPA accounts individually.



**Monitoring Mechanism:** Budgeting and monitoring the performance of business and costs.

- Introduced risk-based internal audit.



**Loan Book:** Planned AUM growth of 12%, reaching approximately Rs. 14,000 crores.



**Sanctions & Disbursements:** Incremental Sanctions & disbursements expected to grow at 20%.



**Network:** Open 10 new branches and 10 SAT centres to increase penetration across states



**Asset Quality:** NPAs to be reduced to Rs. 600 crores.



**NIM & Spread:** Maintain NIM and spread at consistent levels.

**Thank You**

**LIST OF PARTICIPANTS:**

<b>Sno</b>	<b>Name of the Participants</b>	<b>Represented by</b>
1	Star Union Dai Ichi Life Insurance	Ms. Sneha Ganatra
2	ICICI Prudential MF	Ms. Geetika Gupta
3	Bajaj Allianz Life Insurance	Mr. Jamil Ansari
4	HSBC Asset Management (India)	Ms. Prakriti Banka
5	M3 Investment	Mr. Aditya Doshi
6	M3 Investment	Mr. Mudit Minocha
7	Valentis Advisors Pvt Ltd	Mr. Siddharth Teli
8	IndusEquity Advisors	Mr. Sukumar Kelkar
9	New Mark Capital	Mr. Nihar Shah

**MANAGEMENT PARTICIPANTS:**

1. Mr. K Swaminathan, Managing Director & CEO
2. Ms. K Lakshmi, Chief Financial Officer