

RHFL/SE/12/2023-24

26th May, 2023

BSE Limited
Phiroze Jeejeebhoy Towers,
26th Floor, 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: Investor Presentation on financial results for the financial year ended 31st March, 2023

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the presentation on the financial performance of the Company for the financial year ended 31st March, 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



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



**Earnings Presentation
Q4FY23**



www.repcohome.com

Agenda



Repco Home Finance Limited

- ◆ **Q4FY23 Performance**
 - ▶ Business summary
 - ▶ Financial performance

- ◆ **Geographic Presence**
 - ▶ Footprint
 - ▶ Region-wise loan book

- ◆ **Annexure**

Q4FY23 Performance

Business Summary



Repco Home Finance Limited

Loans Outstanding
Rs. 124,492 Mn

Net Worth
Rs. 23,213 Mn

Total Capital Adequacy
Ratio 35.8%

Average loan per unit
Rs. 1.2 Mn

Number of live accounts
105,440

Employee strength
951

GNPA – 5.8%

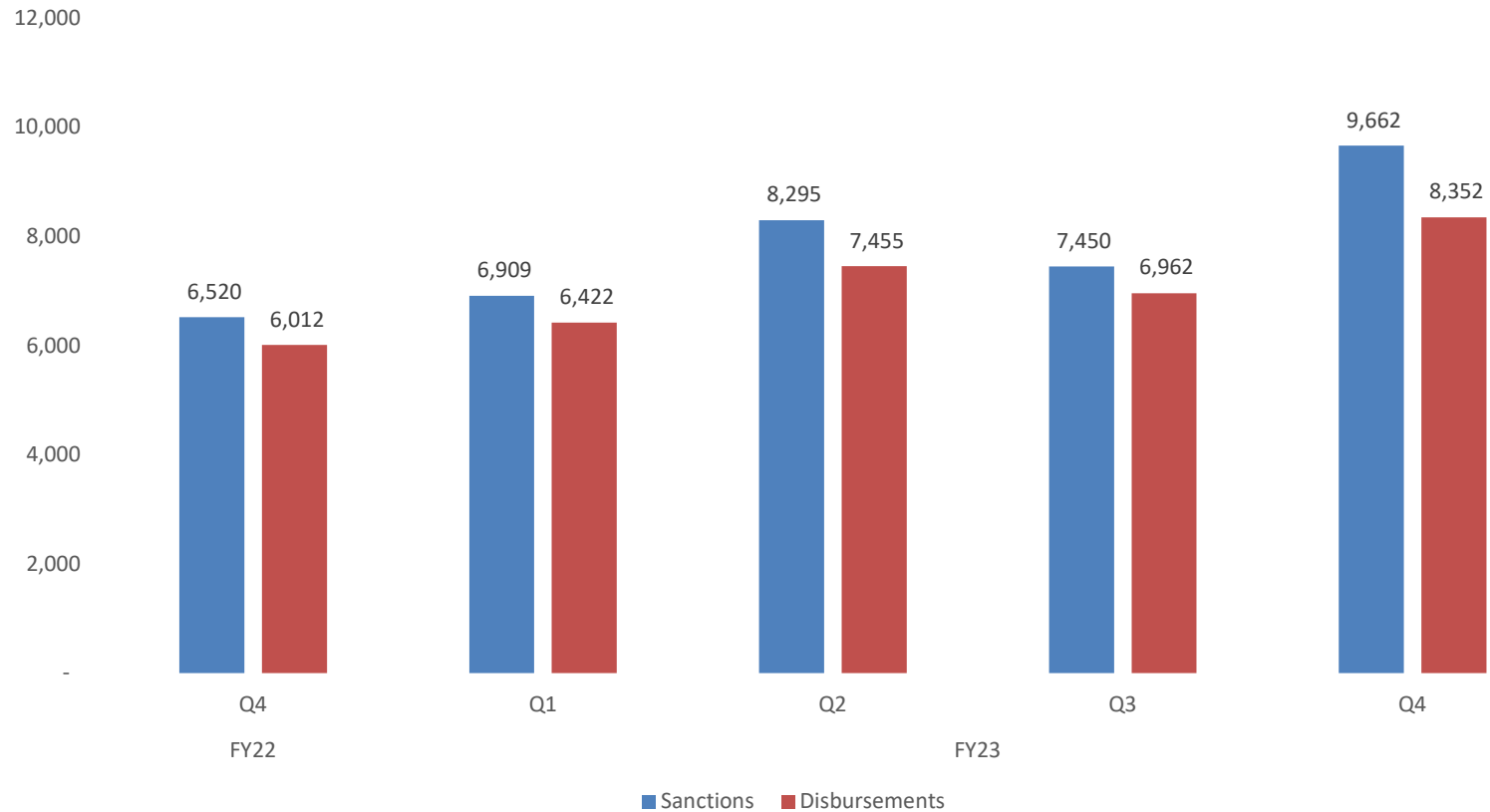
ECL provision – 4.2%

Business performance momentum



Repco Home Finance Limited

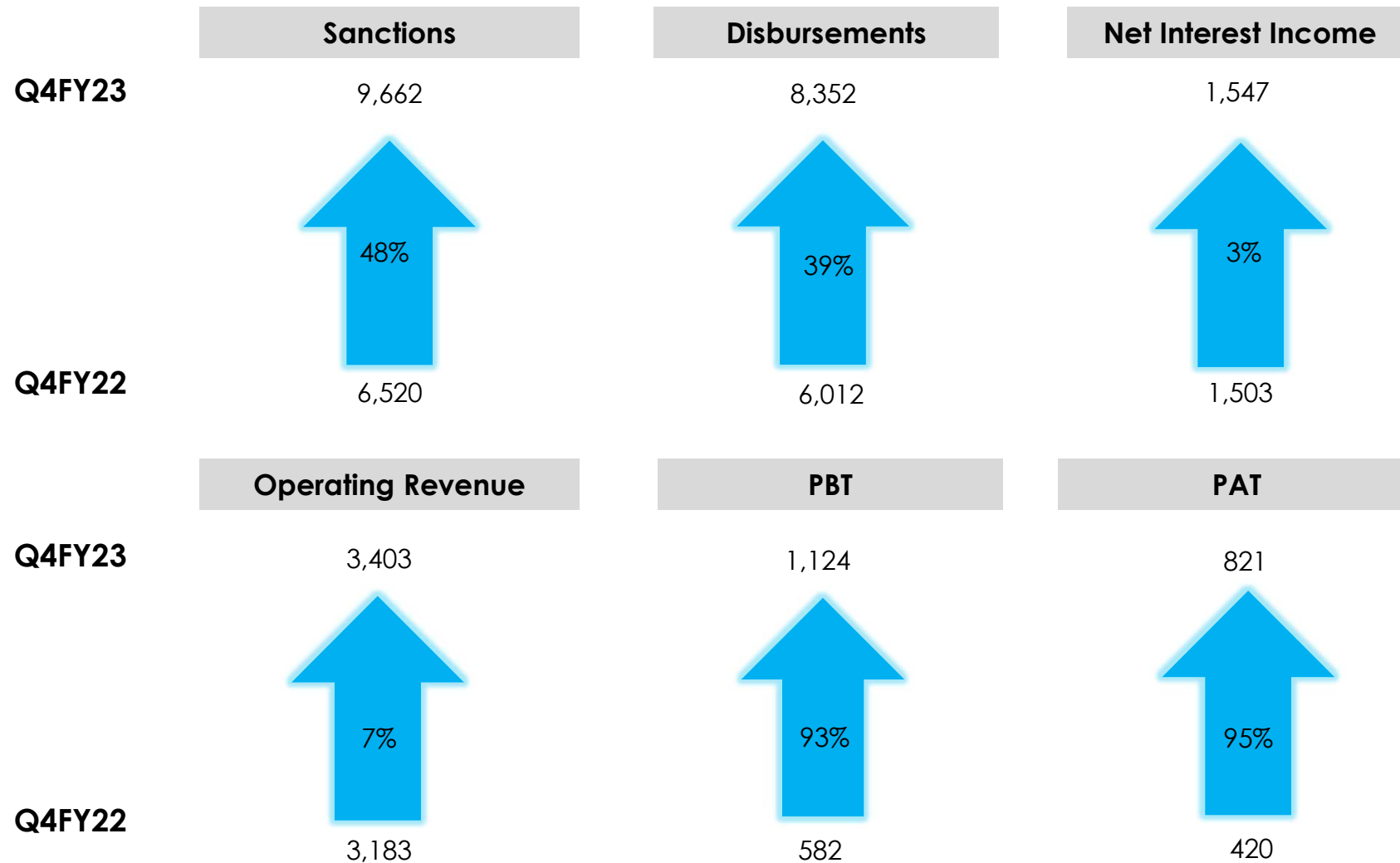
Figures in Rs million



Key Indicators – Q4FY23 vs Q4FY22

Repco Home Finance Limited

Figures in Rs million



Key Indicators – Q4FY23 vs Q3FY23

Repco Home Finance Limited

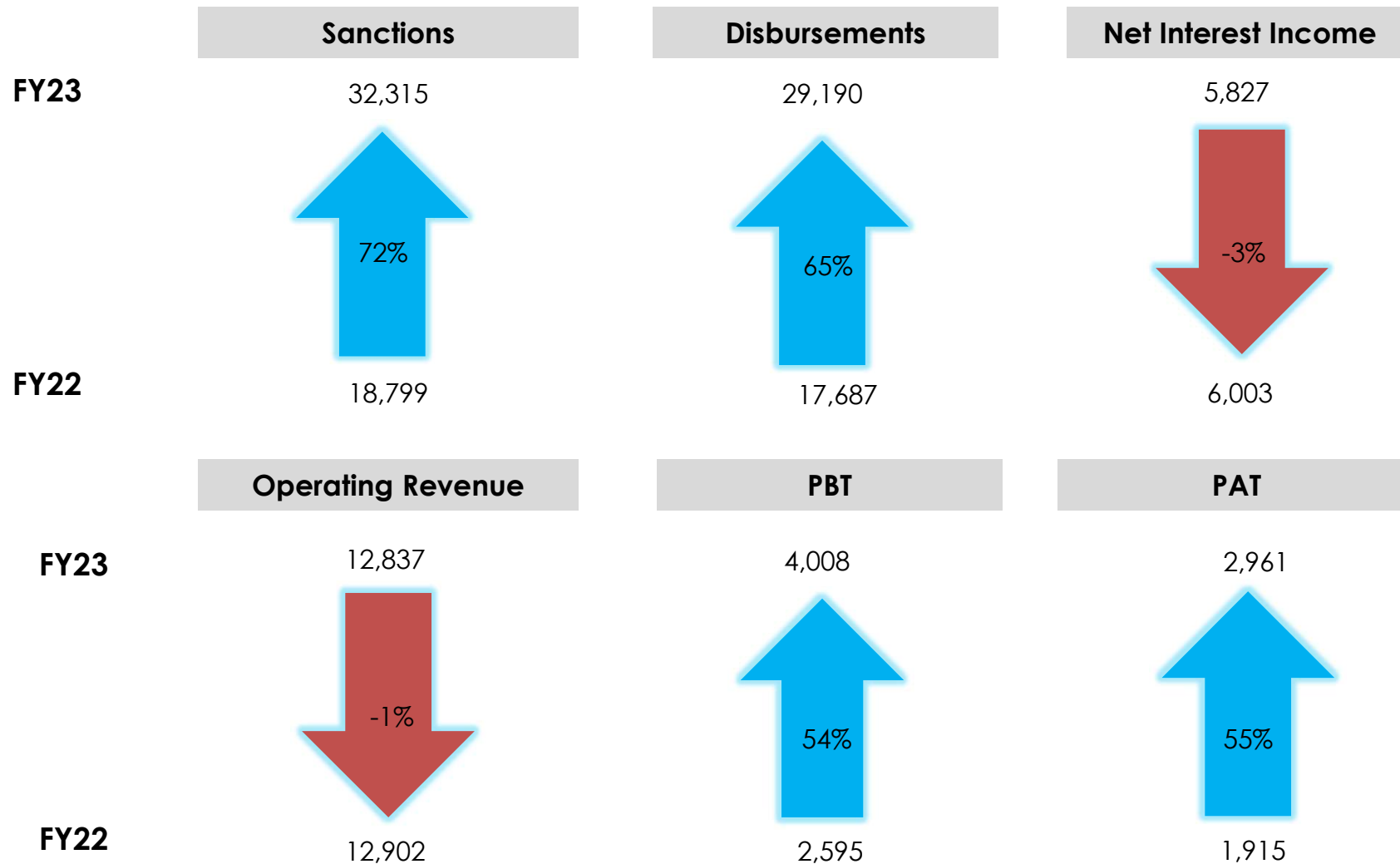
Figures in Rs million



Key Indicators – FY23 vs FY22

Repco Home Finance Limited

Figures in Rs million

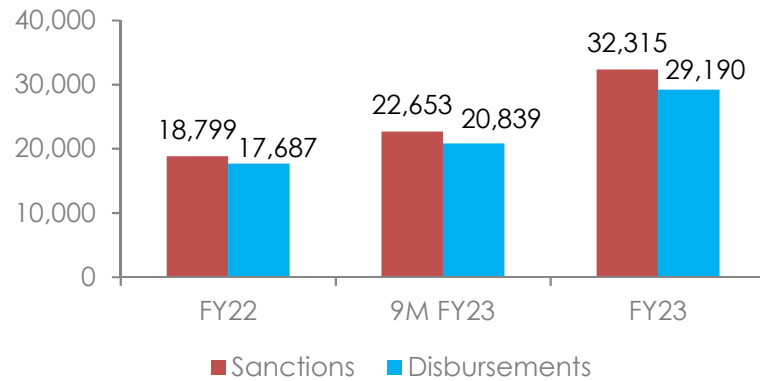


Asset Book

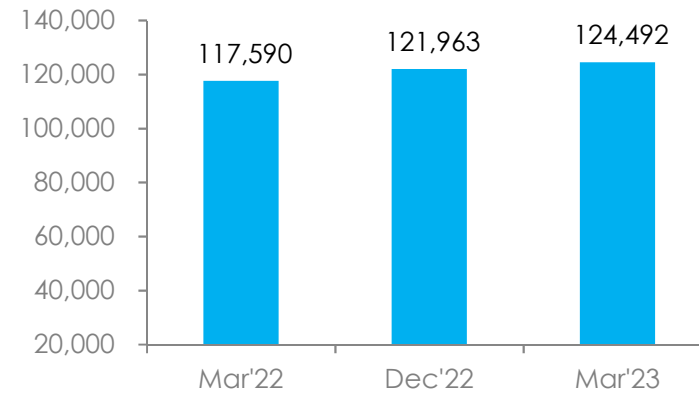


Figures in Rs million

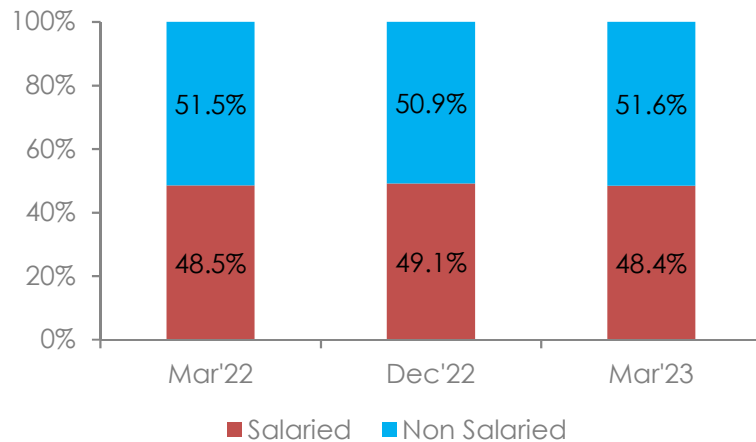
Sanctions and Disbursements



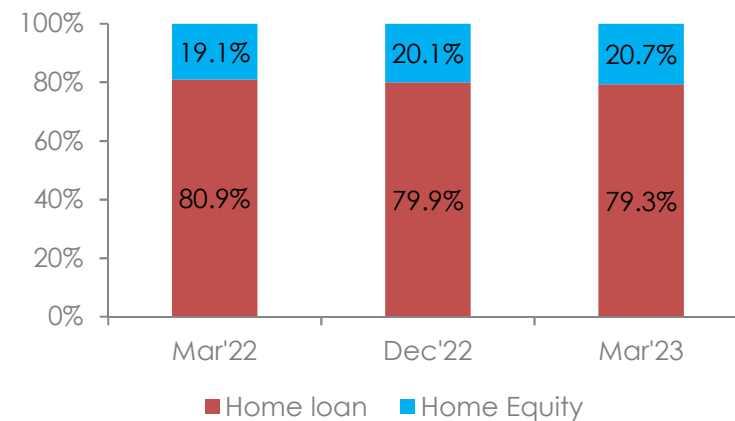
Loan Book



Loan book composition



Mix of Loan Portfolio

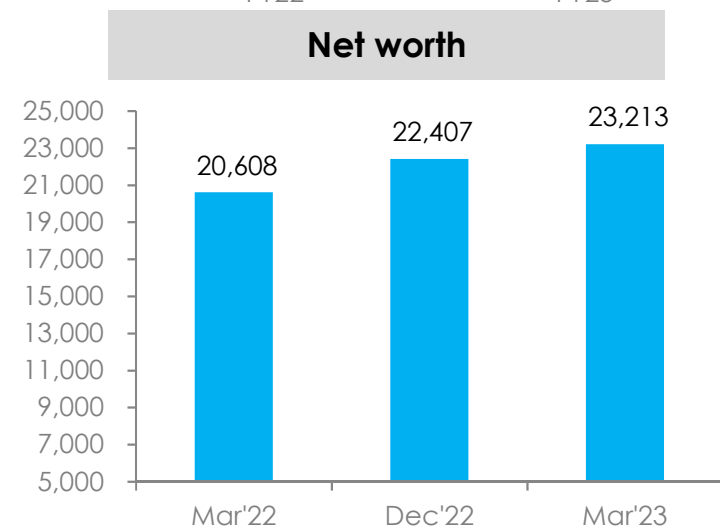
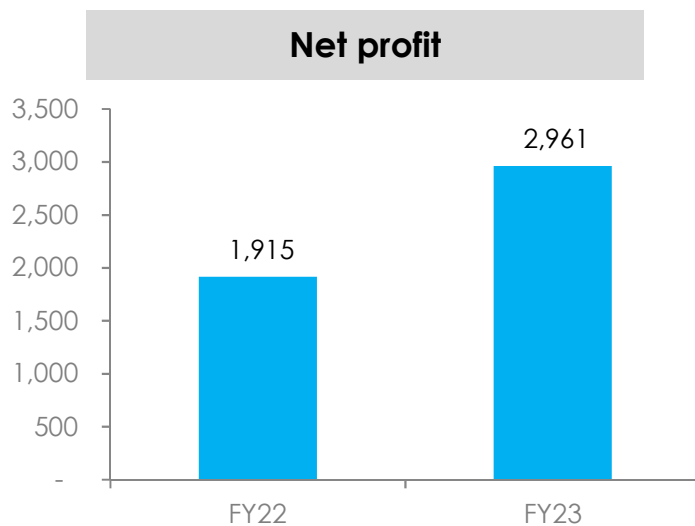
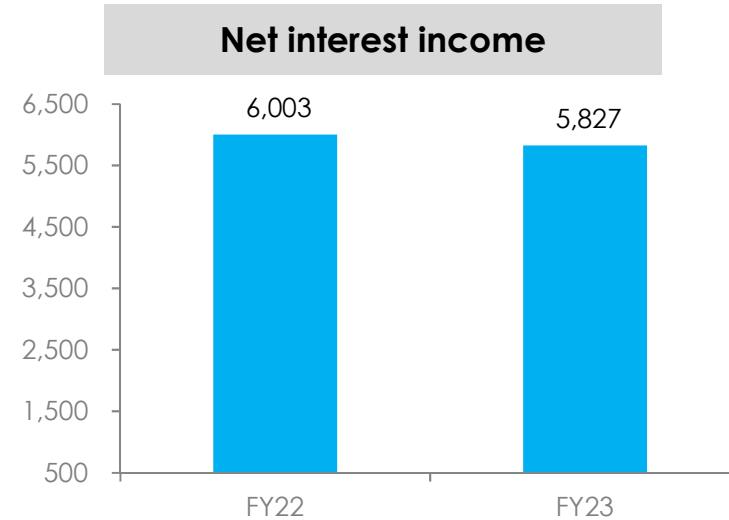
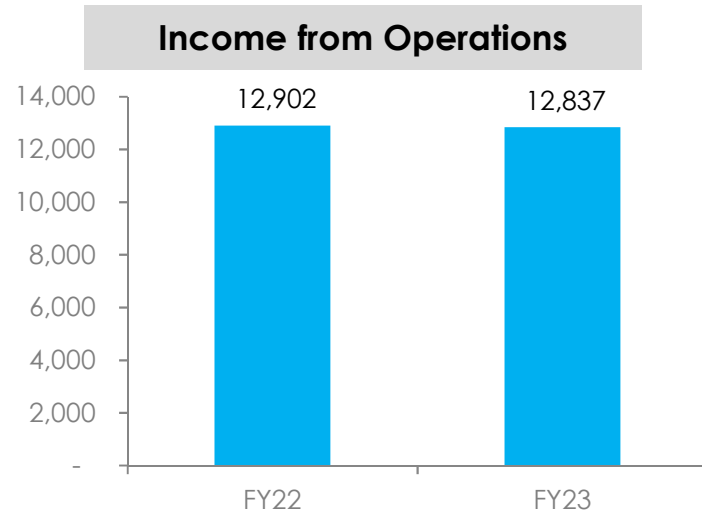


Income and earnings growth Y-o-Y



Repco Home Finance Limited

Figures in Rs million

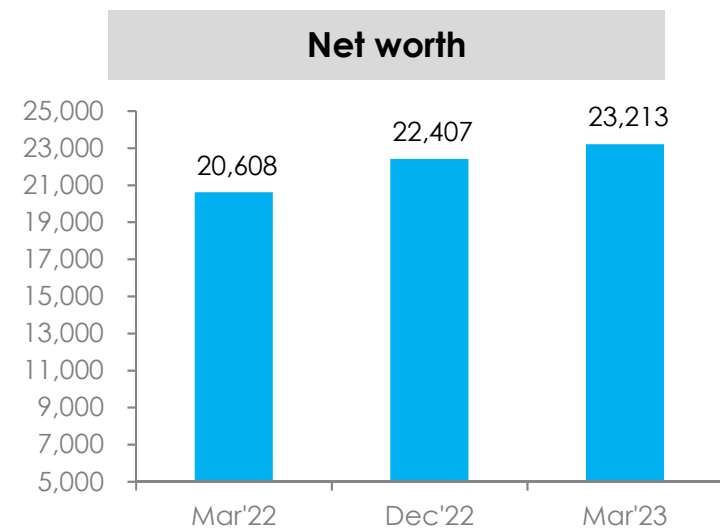
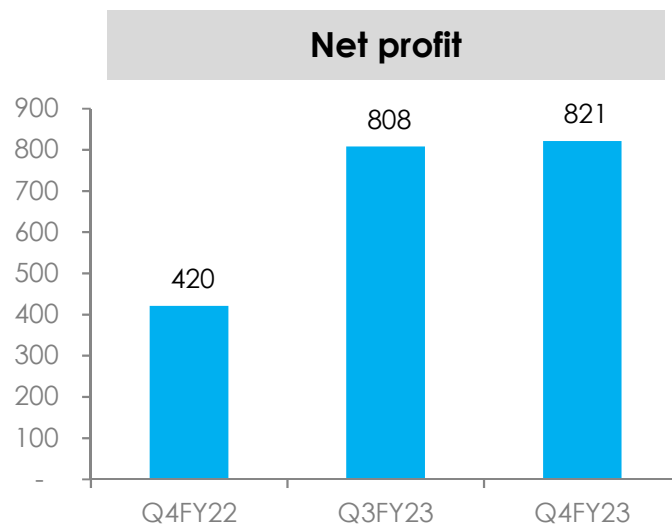
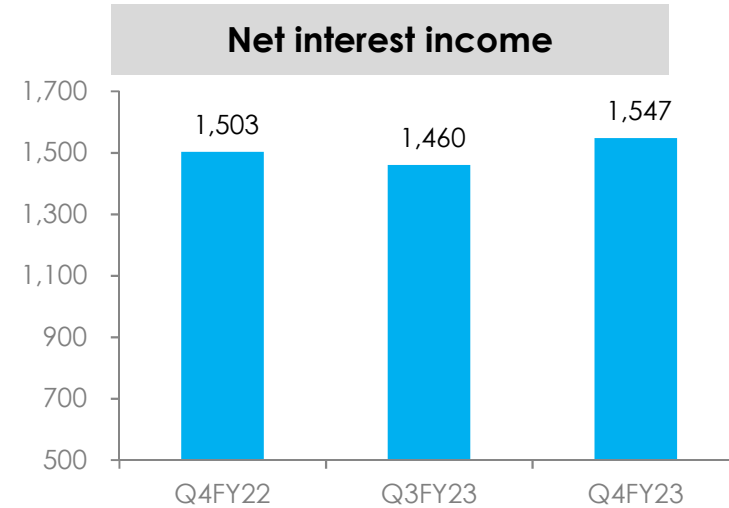
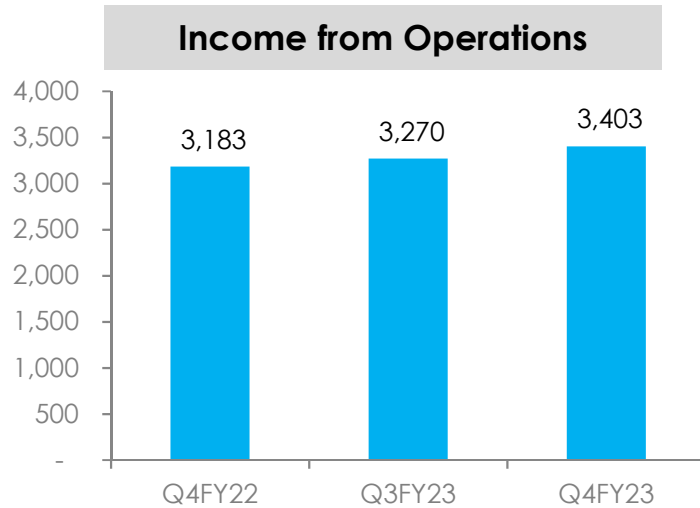


Income and earnings growth Q-o-Q



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Figures in Rs million

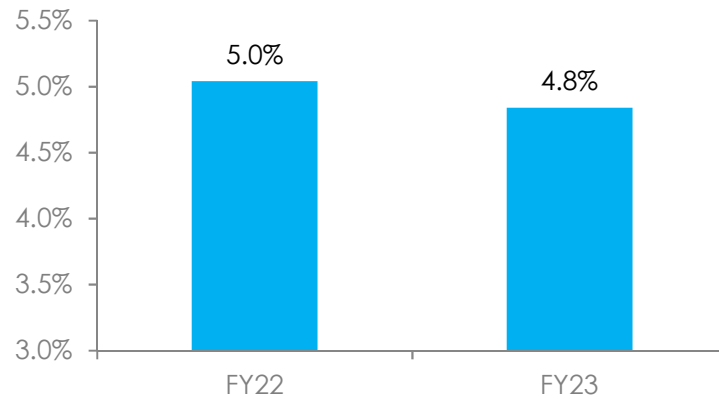


Profitability ratios Y-o-Y

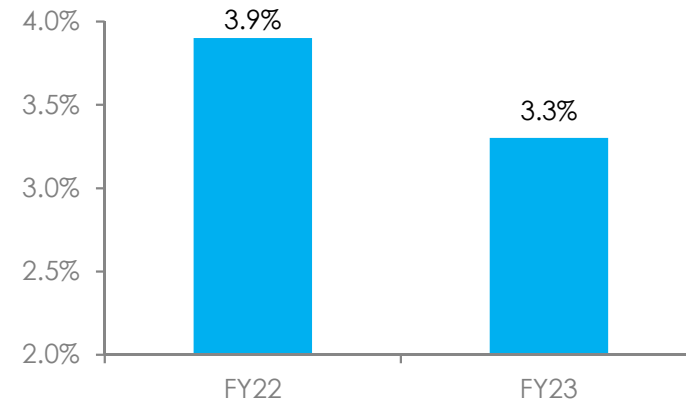


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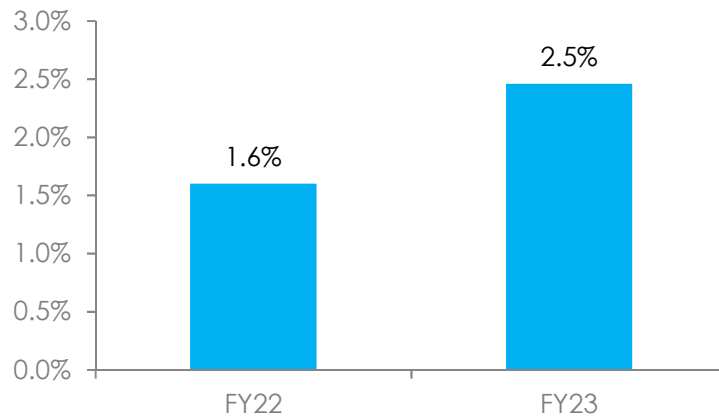
Net Interest Margin



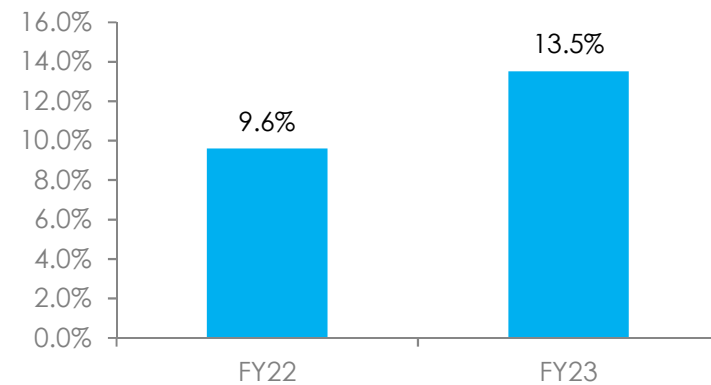
Spread



Return on Equity



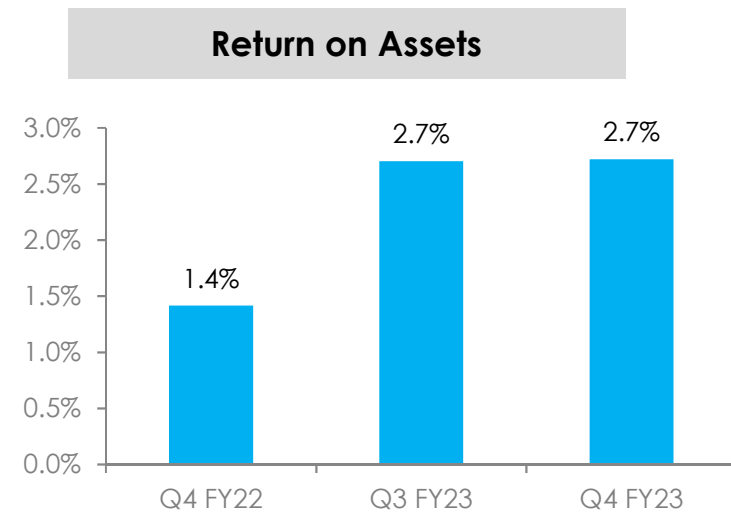
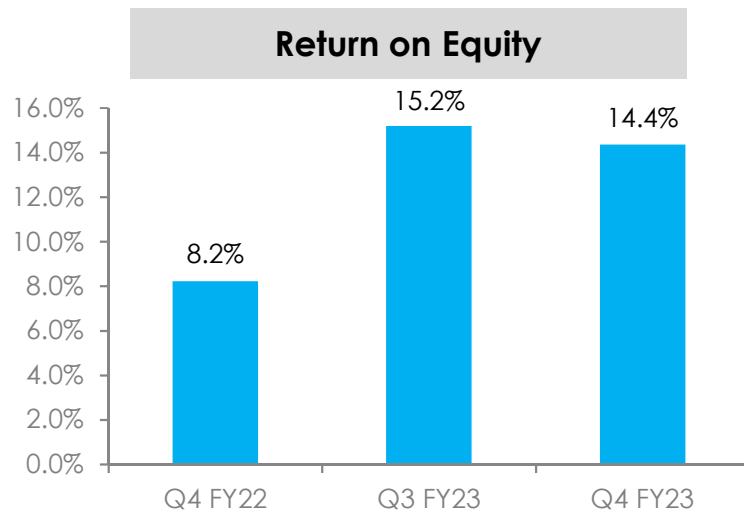
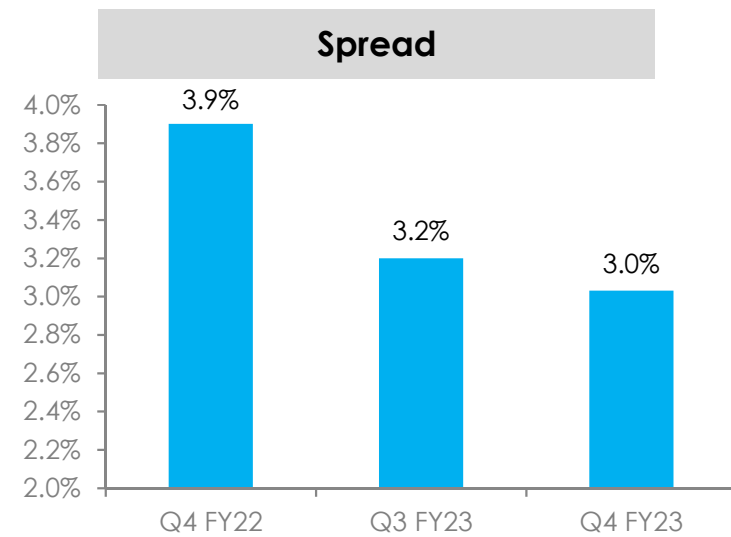
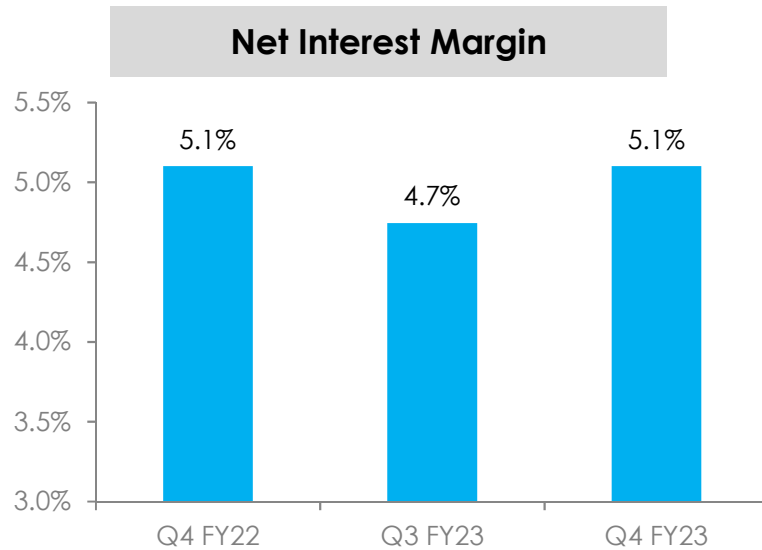
Return on Assets



Profitability ratios Q-o-Q



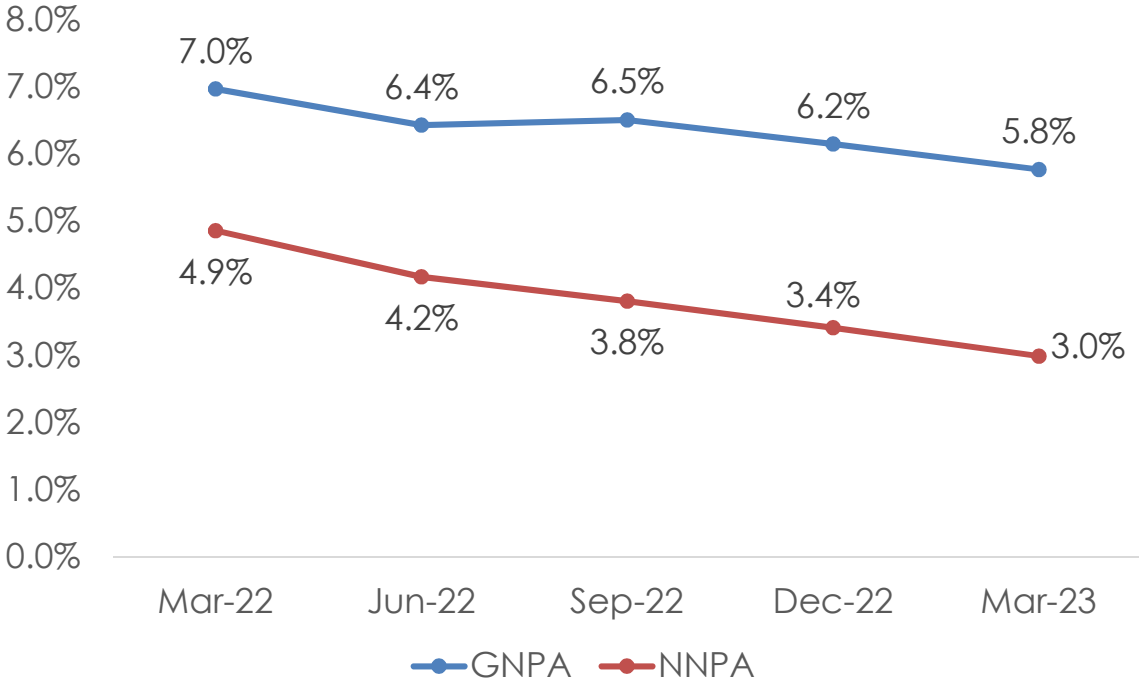
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Asset Quality



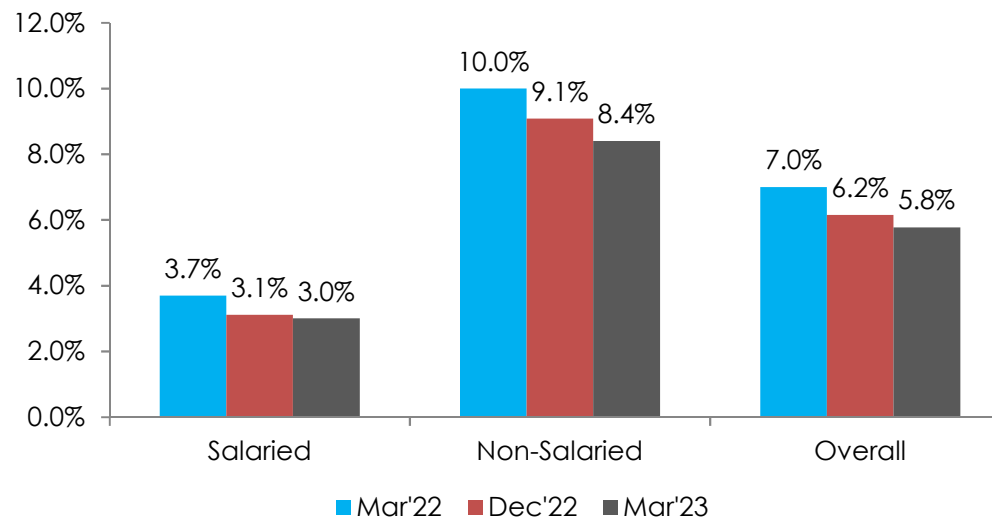
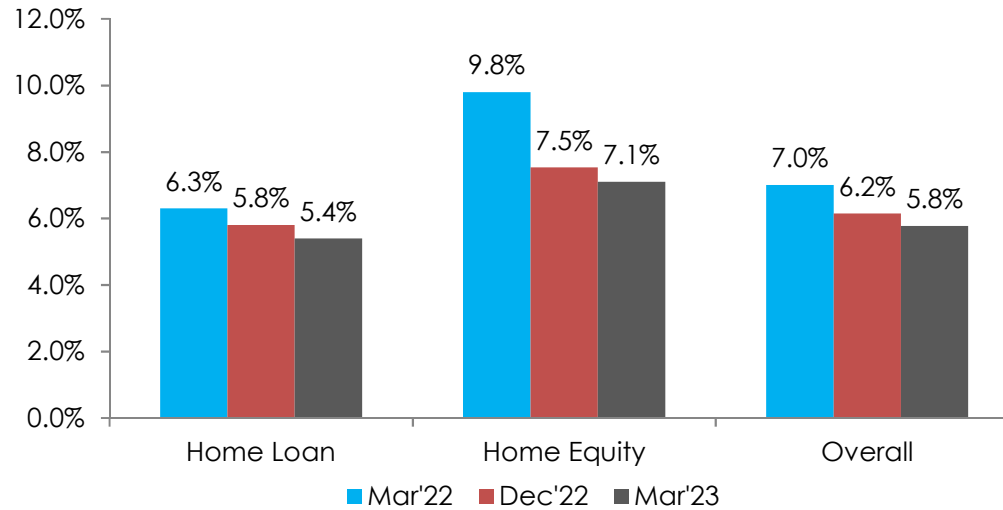
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Product mix / Occupation wise GNPA(%)



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ECL provision



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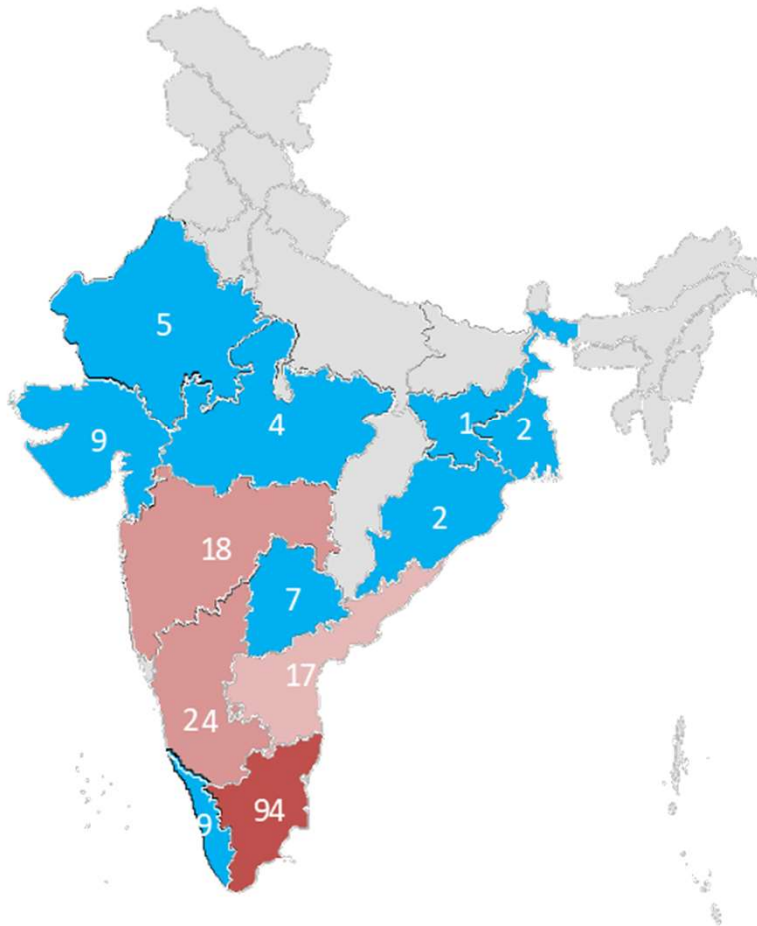
Figures in Rs million

	Mar'22	Dec'22	Mar'23
Gross Stage 3	8,198	7,503	7,187
% portfolio in Stage 3	7.0%	6.2%	5.8%
ECL provision - Stage 3	2,611	3,465	3,566
Net - Stage 3	5,587	4,038	3,621
Coverage ratio - Stage 3	31.9%	46.2%	49.6%
Gross Stage 1 & 2	109,392	114,460	117,305
% portfolio in Stage 1 & 2	93.0%	93.8%	94.2%
Total ECL provision	4,716	5,144	5,190

Geographic Presence

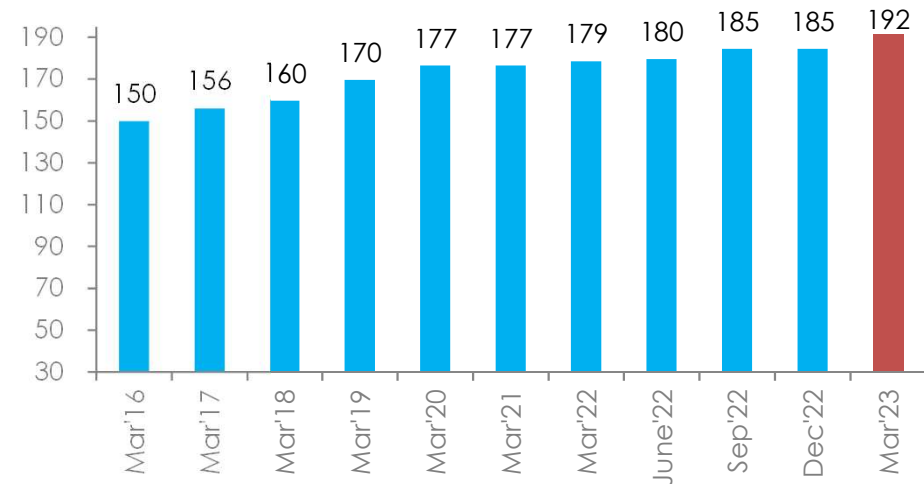
Network

Branch Network



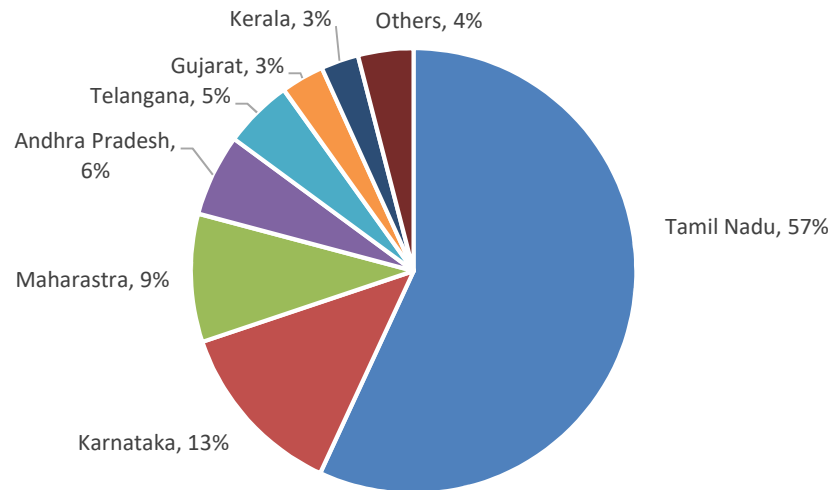
- ◆ Present in 12 states and 1 Union Territory with 159 branches and 33 satellite centers.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh & Rajasthan.

Network



Region-wise loan book

Repco Home Finance Limited

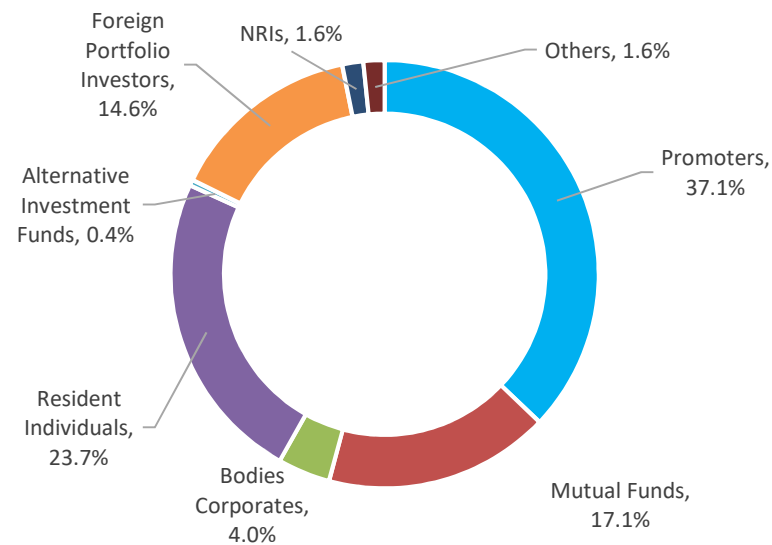


States	Exposure			Annualised Growth	
	Mar-22	Dec-22	Mar-23	Y-o-Y	Q-o-Q
Tamil Nadu	56%	56%	57%	7%	12%
Karnataka	13%	13%	13%	5%	9%
Maharastra	10%	9%	9%	1%	0%
Andhra Pradesh	6%	6%	6%	7%	7%
Telangana	5%	5%	5%	10%	8%
Gujarat	4%	3%	3%	-8%	-13%
Kerala	3%	3%	3%	-3%	-3%
Others	4%	4%	4%	13%	7%
Total	100%	100%	100%	6%	2%

Annexure

Shareholding pattern

Outstanding shares – 62.6 Mn



Major Non-Promoter Shareholders	%
HDFC Mutual Fund	8.7%
Aditya Birla Mutual Fund	5.6%
Fidelity Funds	5.0%
Gymkhana Partners L.P.	1.2%
DSP Mutual Fund	2.1%
SG Jokaland Holdings	1.8%
OMNIS Portfolio Investments ICVC	1.9%

Profit and loss statement



Repco Home Finance Limited

Figures in Rs million

(Rs. Million)	Q4FY23	Q4FY22	YoY (%)	Q3FY23	QOQ (%)	FY23	FY22	YoY (%)
<u>Income:</u>								
Revenue from operations	3,403	3,183	7%	3,270	4%	12,837	12,902	-1%
Other income	34	60	-43%	39	-11%	154	164	-6%
Total Income	3,437	3,242	6%	3,309	4%	12,992	13,066	-1%
<u>Expenses:</u>								
Interest and other financial charges	1,856	1,680	10%	1,810	3%	7,011	6,899	2%
Employee benefit expense	237	231	3%	228	4%	879	786	12%
Depreciation and amortization expense	38	34	12%	37	5%	150	129	16%
Other expenses	103	103	0%	133	-23%	429	326	32%
Provisions & write-offs	79	613	-87%	12	590%	516	2,331	-78%
Total Expenses	2,313	2,661	-13%	2,219	4%	8,984	10,471	-14%
Profit before tax	1,124	582	93%	1,089	3%	4,008	2,595	54%
<u>Tax expense:</u>								
Current tax	249	243	2%	234	6%	939	989	-5%
Deferred Tax	54	-82	-166%	47	15%	108	-309	-135%
Net Profit/(Loss)	821	420	95%	808	2%	2,961	1,915	55%
Other Comprehensive Income	-2	0	-833%	1	-414%	1.30	4.10	-68%
Total Comprehensive Income	819	421	95%	808	1%	2,962	1,920	54%

Relative performance – Q4FY23



Repco Home Finance Limited

Particulars	Units	Q4FY22	Q4FY23
Sanctions	Rs. Mn	6,520	9,662
Disbursements	Rs. Mn	6,012	8,352
Net interest income	Rs. Mn	1,503	1,547
PAT	Rs. Mn	420	821
NIM	%	5.1	5.1
Yield on assets	%	10.8	11.1
Cost of funds	%	7.0	8.1
Spread	%	3.8	3.0
Return on assets	%	1.4	2.7
Return on equity	%	8.2	14.4

Relative performance – FY23



Repco Home Finance Limited

Particulars	Units	FY22	FY23
Sanctions	Rs. Mn	18,799	32,315
Disbursements	Rs. Mn	17,687	29,190
Net interest income	Rs. Mn	6,003	5,827
PAT	Rs. Mn	1,915	2,961
NIM	%	5.0	4.8
Yield on assets	%	10.8	10.7
Cost of funds	%	6.9	7.4
Spread	%	3.9	3.3
Return on assets	%	1.6	2.5
Return on equity	%	9.6	13.5
Debt to Equity	X	4.7	4.3

For any queries, please contact:

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Repco Home Finance Limited
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Email: cfo@repcohome.com

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