



REPCO HOME FINANCE LIMITED.

(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/35/2024-25

1st August, 2024

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

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Dear Sir/Madam,

Sub: Investor Presentation on financial results for the quarter ended on 30th June, 2024

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 quarter ended on 30th June, 2024.

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 & Chief Compliance Officer



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
Q1 FY25



www.repcohome.com

Agenda



Repco Home Finance Limited

- ◆ **Q1 FY25 Performance**
 - ▶ Business summary
 - ▶ Financial performance
 - ▶ Borrowing Profile

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

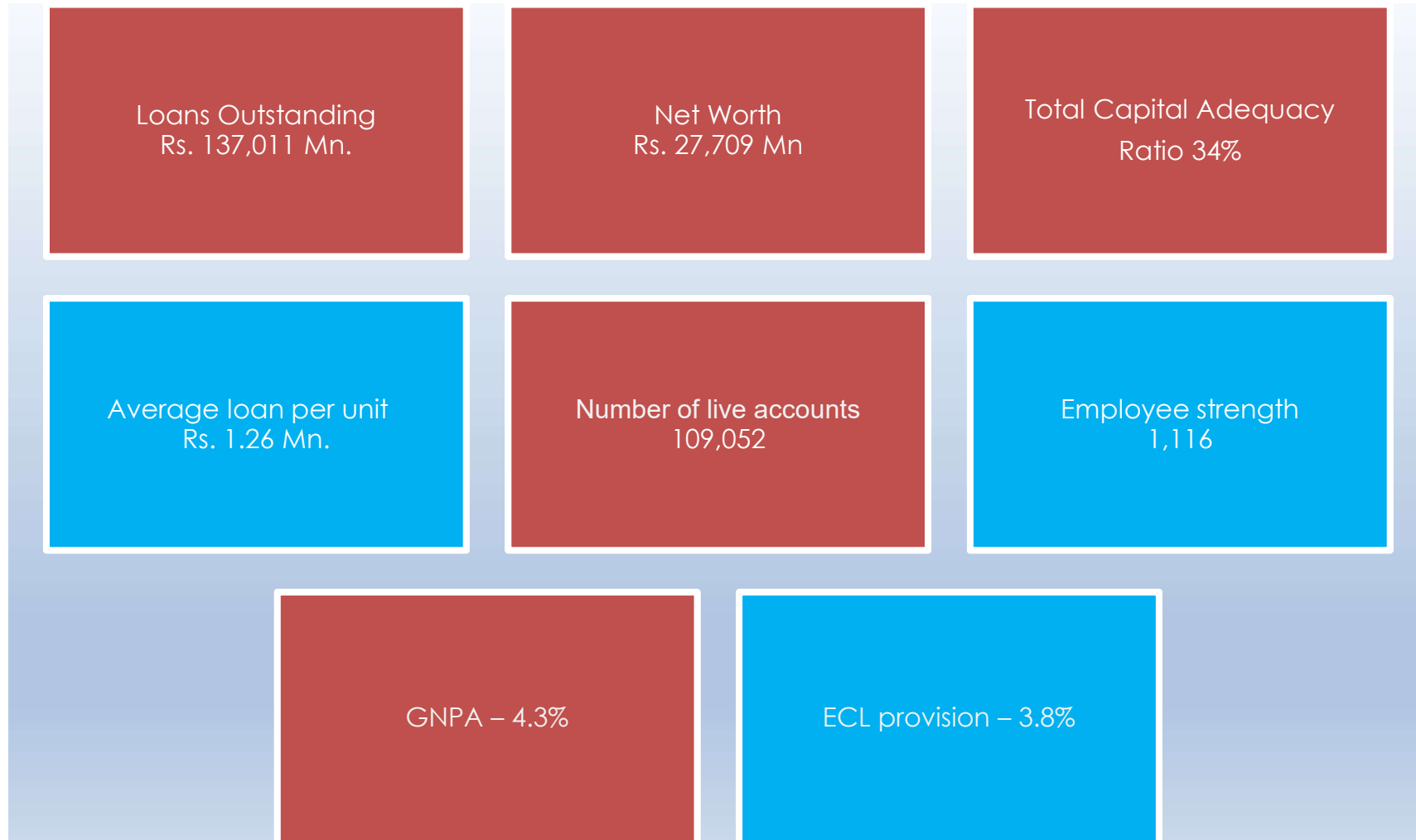
- ◆ **Annexure**

Q1 FY25 Performance

Business Summary



Repco Home Finance Limited



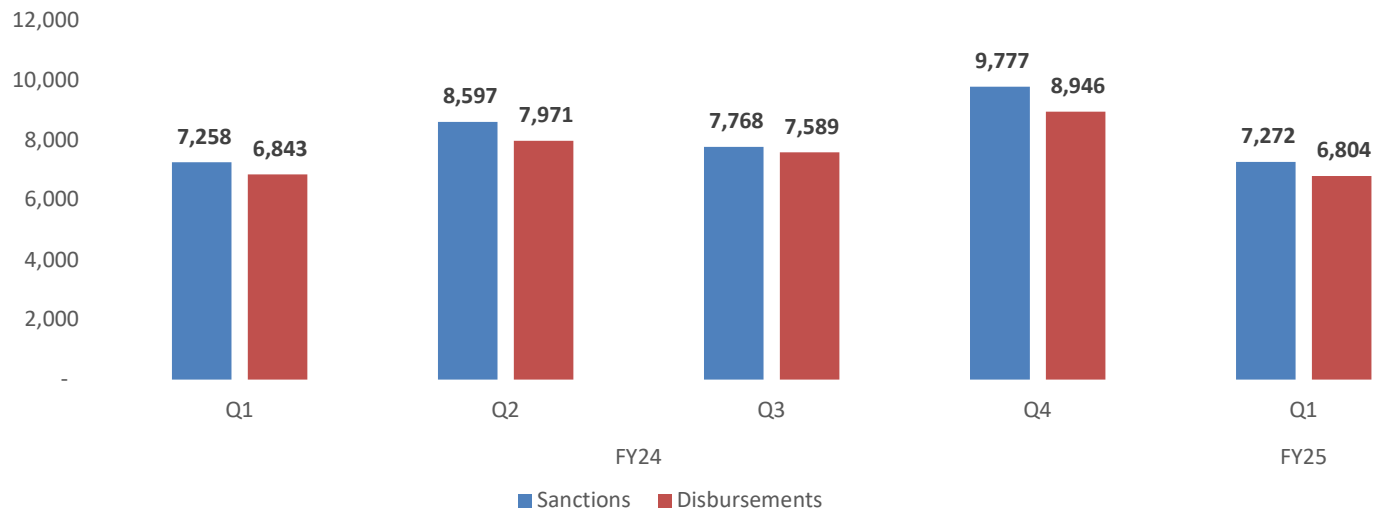
Amounts have been rounded off to the nearest million

Business performance momentum



Repco Home Finance Limited

Figures in Rs. million

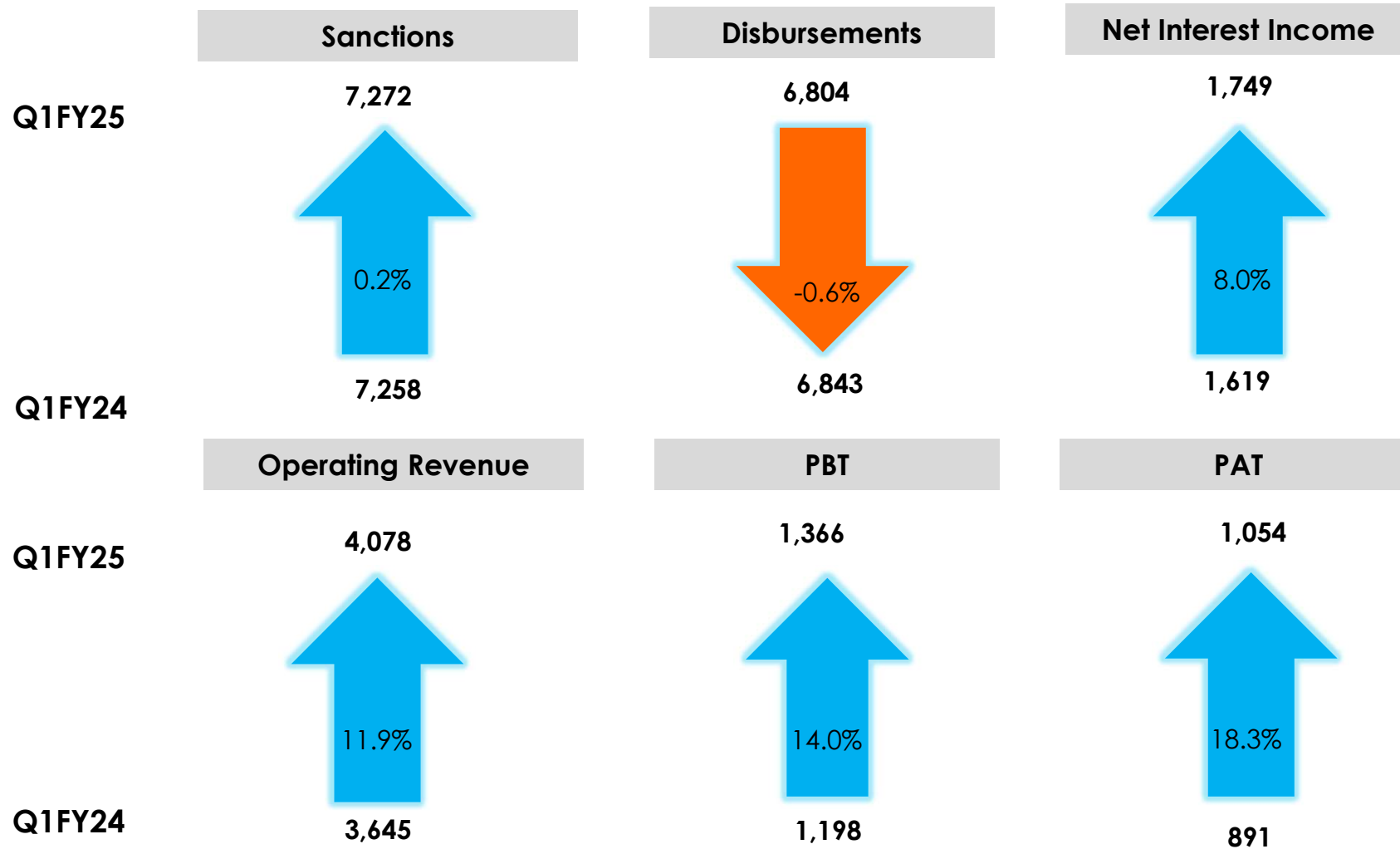


Amounts have been rounded off to the nearest million

Key Indicators – Q1 FY25 vs Q1 FY24

Repco Home Finance Limited

Figures in Rs. million

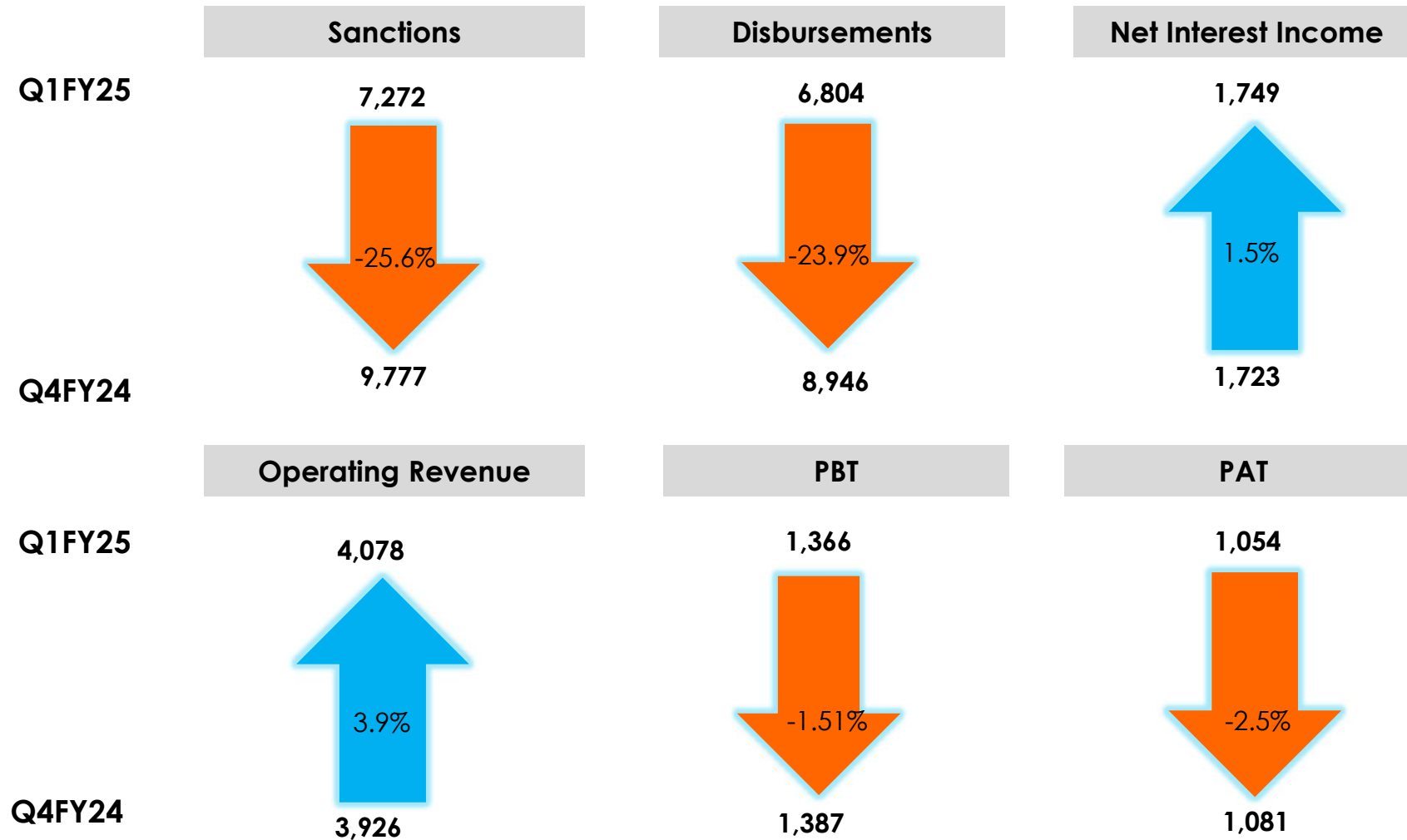


Amounts have been rounded off to the nearest million

Key Indicators – Q1 FY25 vs Q4 FY24

Repco Home Finance Limited

Figures in Rs. million



Amounts have been rounded off to the nearest million

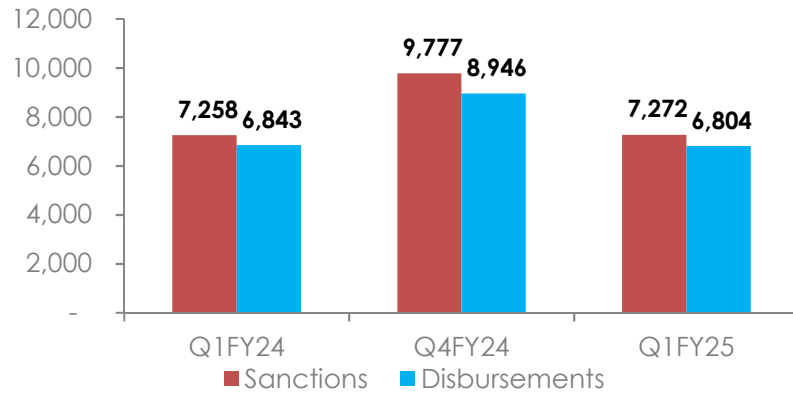
Asset Book



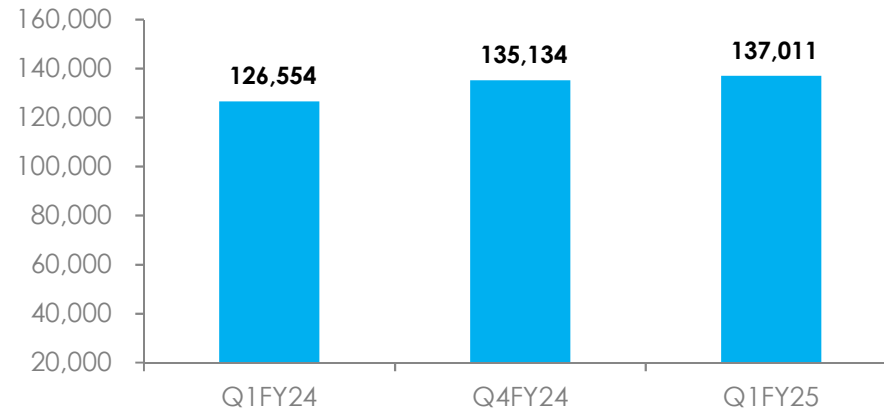
Repco Home Finance Limited

Figures in Rs. million

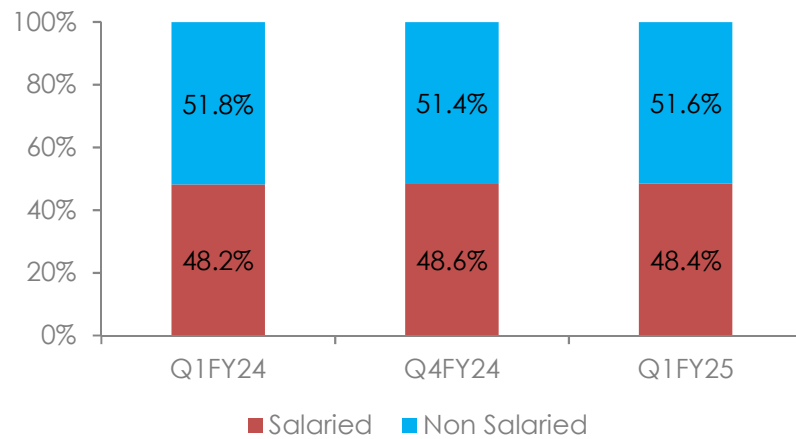
Sanctions and Disbursements



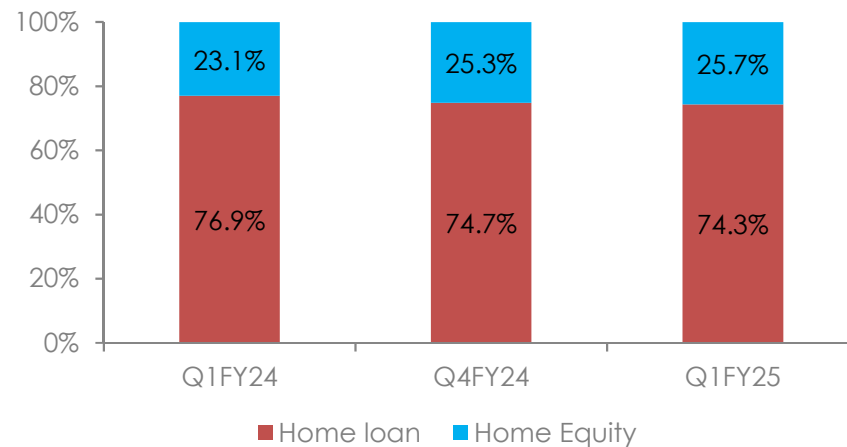
Loan Book



Loan book composition



Mix of Loan Portfolio



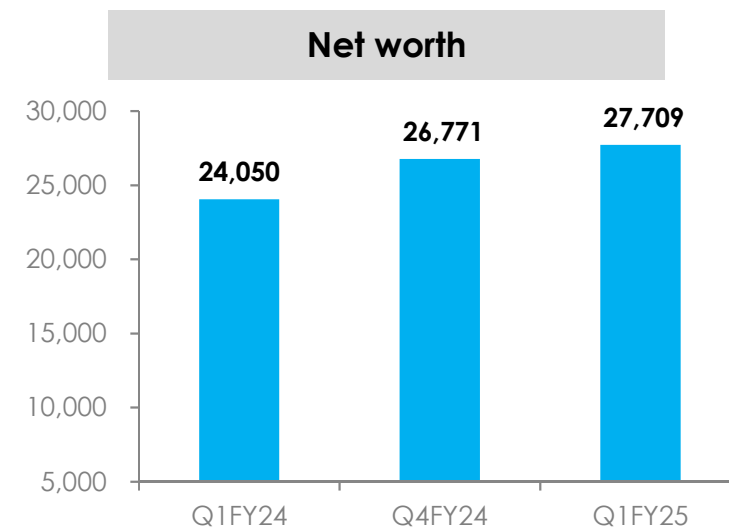
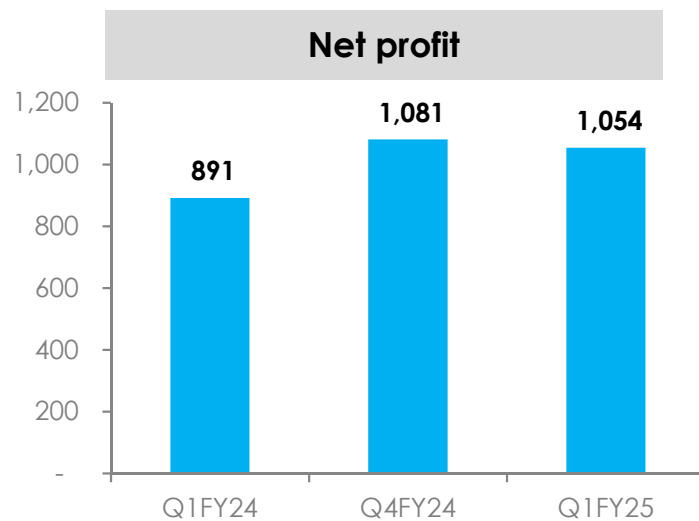
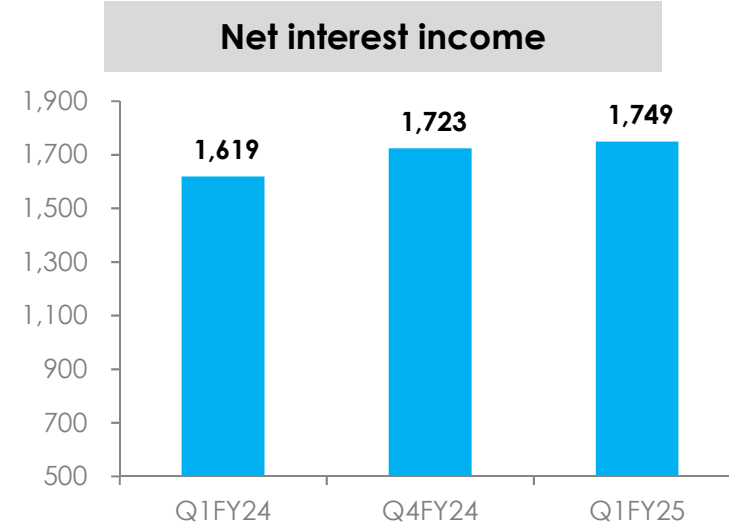
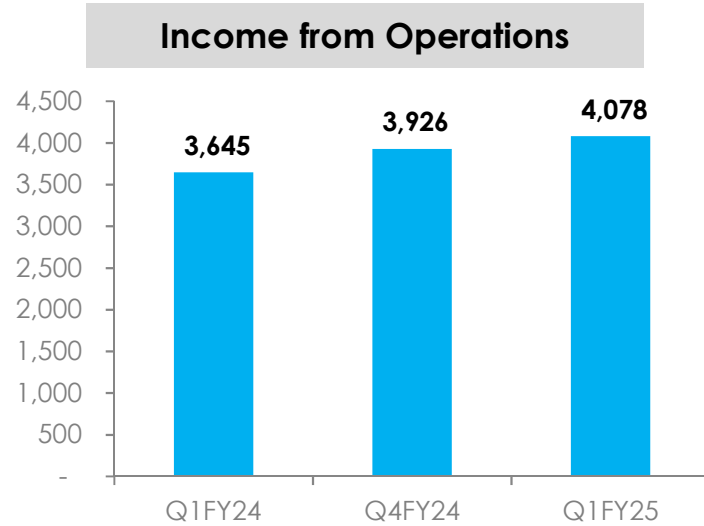
Amounts have been rounded off to the nearest million

Income and earnings growth Q-o-Q



Repco Home Finance Limited

Figures in Rs. million



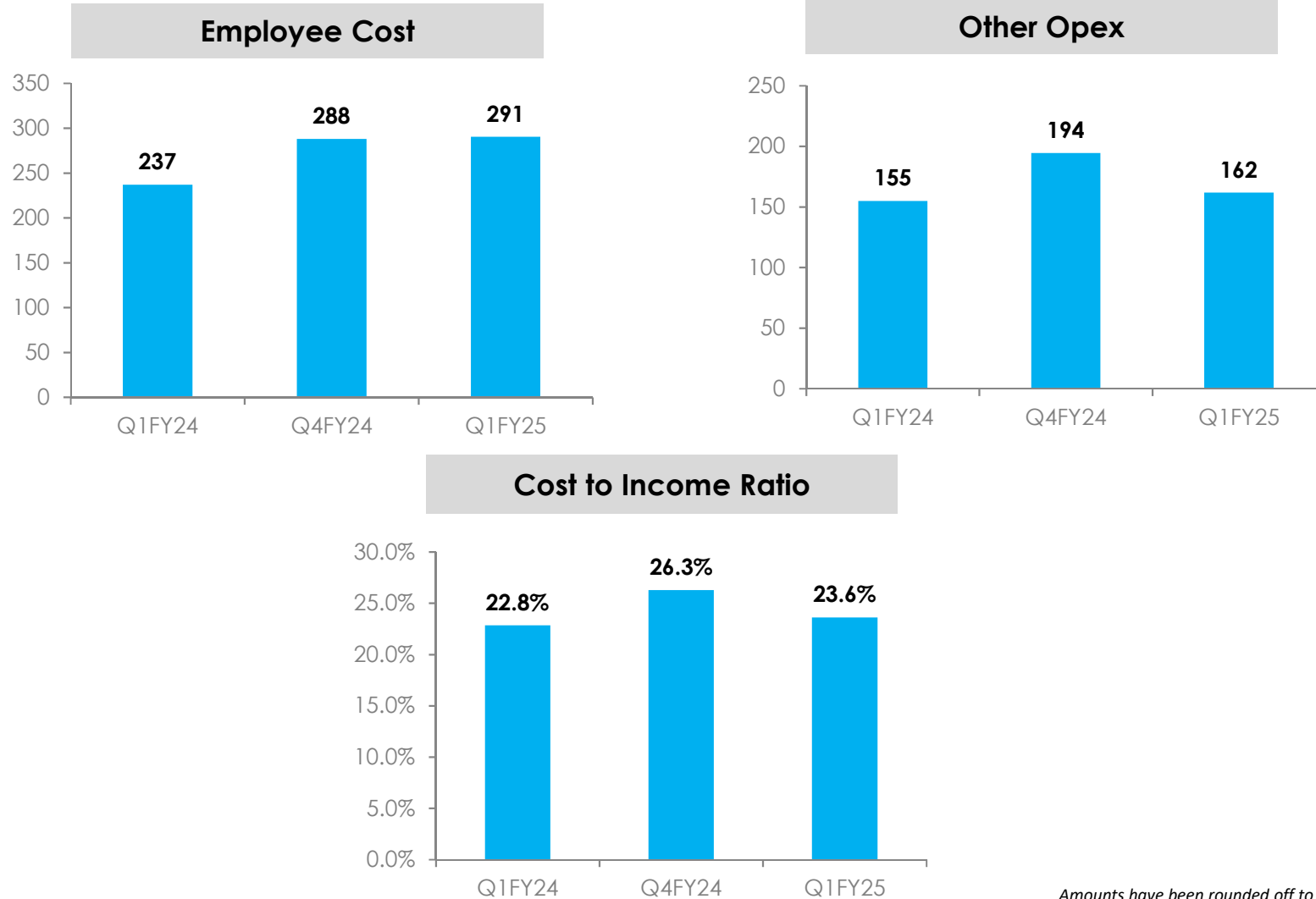
Amounts have been rounded off to the nearest million

Operating cost



Repc Home Finance Limited

Figures in Rs. million

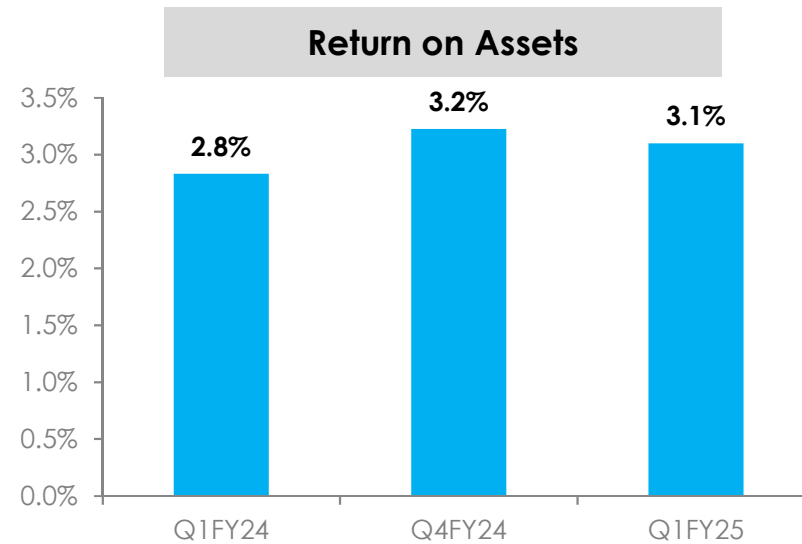
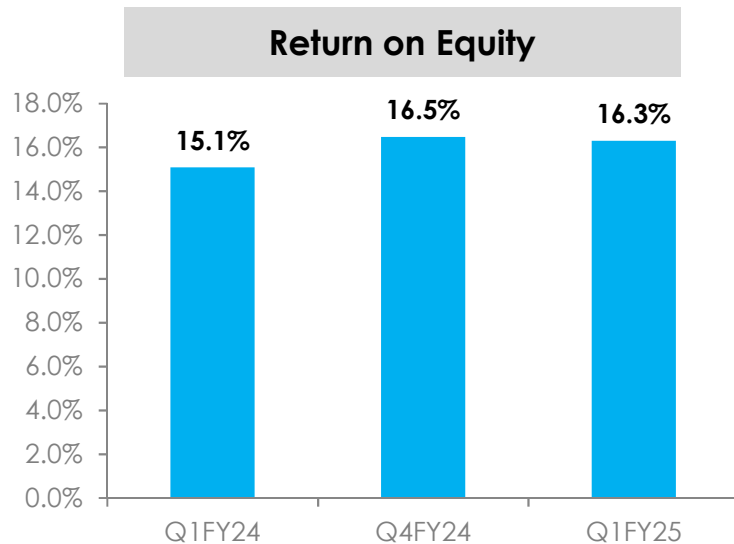
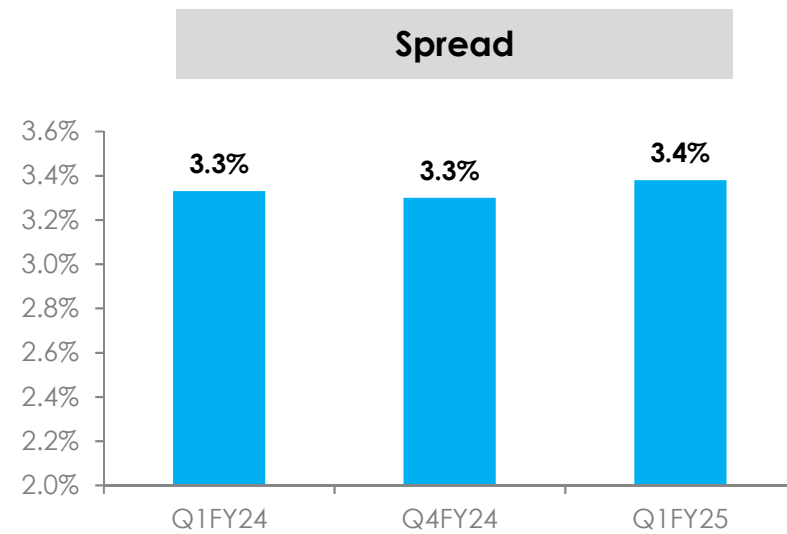
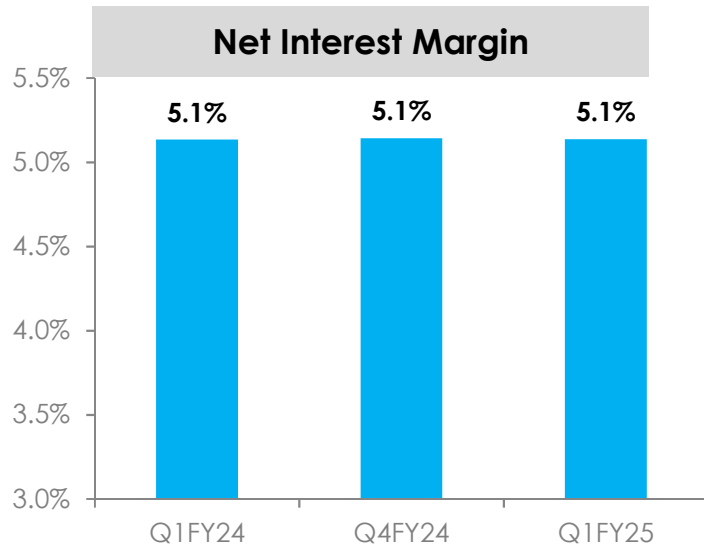


Amounts have been rounded off to the nearest million

Profitability ratios Q-o-Q



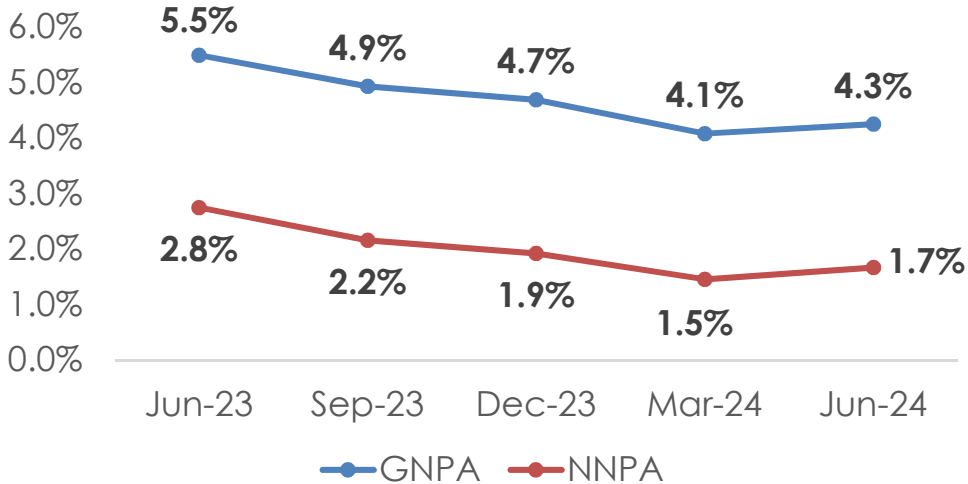
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Asset Quality



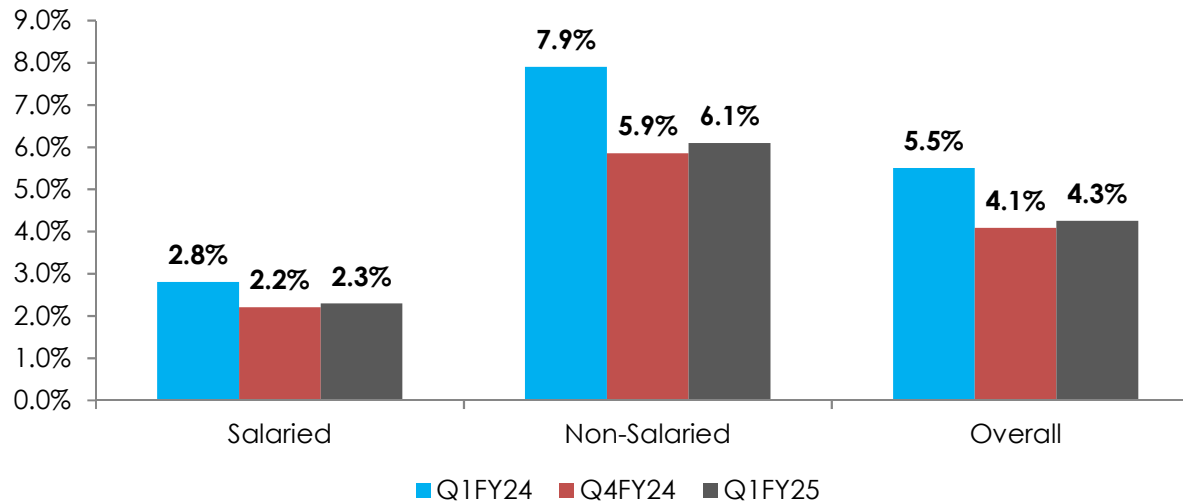
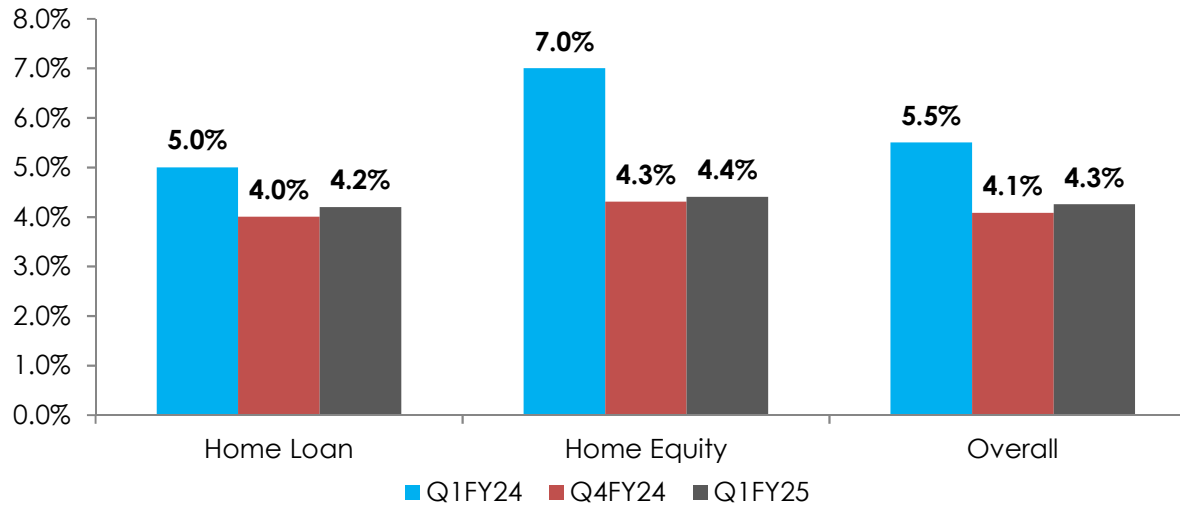
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Product / Occupation mix wise GNPA(%)



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ECL provision



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Figures in Rs. million

Particulars	Jun'23	Mar'24	June'24
Gross Stage 3	6,947	5,516	5,826
% portfolio in Stage 3	5.5%	4.1%	4.3%
ECL provision - Stage 3	3,571	3,597	3,600
Net - Stage 3	3,376	1,918	2,226
Coverage ratio - Stage 3	51.4%	65.2%	61.8%
Gross Stage 1 & 2	1,19,607	1,29,618	1,31,185
% portfolio in Stage 1 & 2	94.5%	95.9%	95.7%
Total ECL provision	5,240	5,179	5,193

Amounts have been rounded off to the nearest million

Stage-wise Movement

Repco Home Finance Limited

Figures in Rs. million

Particulars	Jun'24		Jun'23	
	AUM	%	AUM	%
Stage-1	1,15,222	84.0%	1,01,622	80.3%
Stage-2	15,963	11.7%	17,985	14.2%
Stage-3	5,826	4.3%	6,947	5.5%
Grand Total	1,37,011	100.0%	1,26,554	100.0%

Amounts have been rounded off to the nearest million

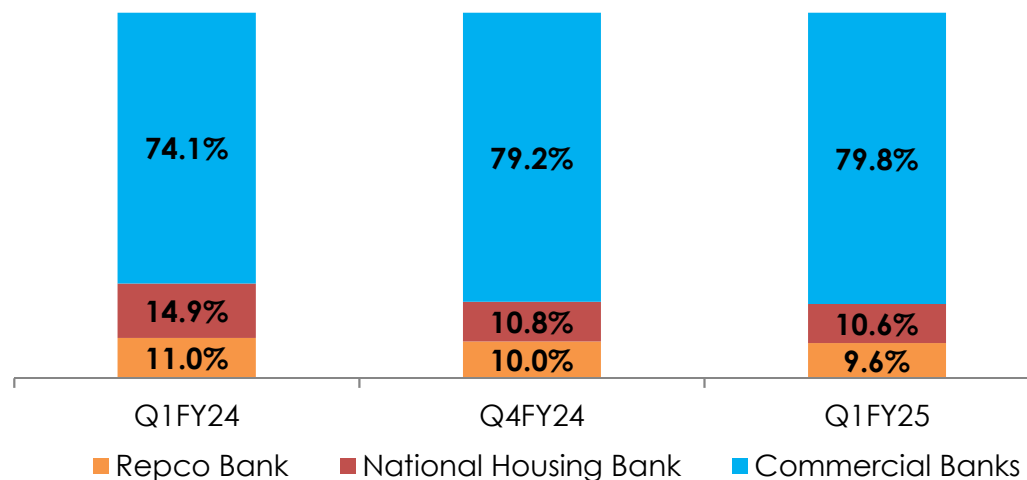
Borrowing profile



Repco Home Finance Limited

Figures in Rs. million

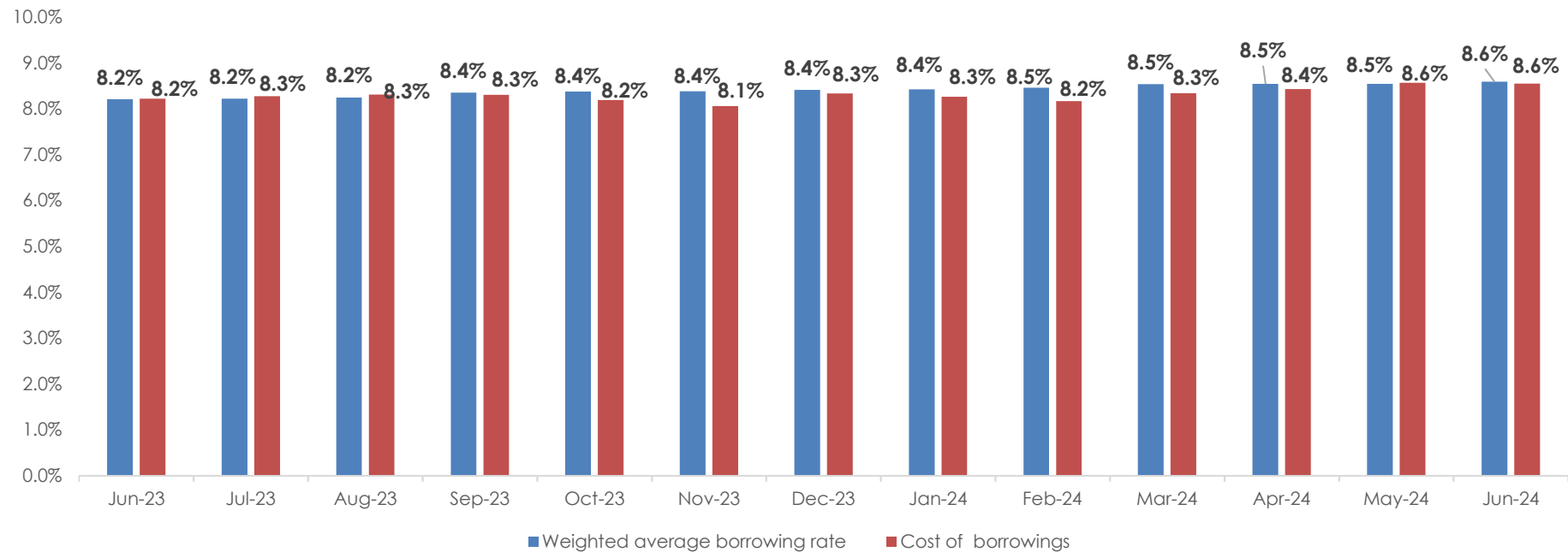
Source	Average cost	Q1 FY24	Q4 FY24	Q1 FY25	% change (Y-o-Y)
National Housing Bank	7.92%	14,736	11,606	11,602	-21%
Commercial Banks	8.70%	73,406	84,681	87,055	19%
Repco Bank	8.40%	10,920	10,693	10,482	-4%
Total	8.59%	99,062	1,06,980	1,09,140	10%



Amounts have been rounded off to the nearest million

Movement in borrowing cost

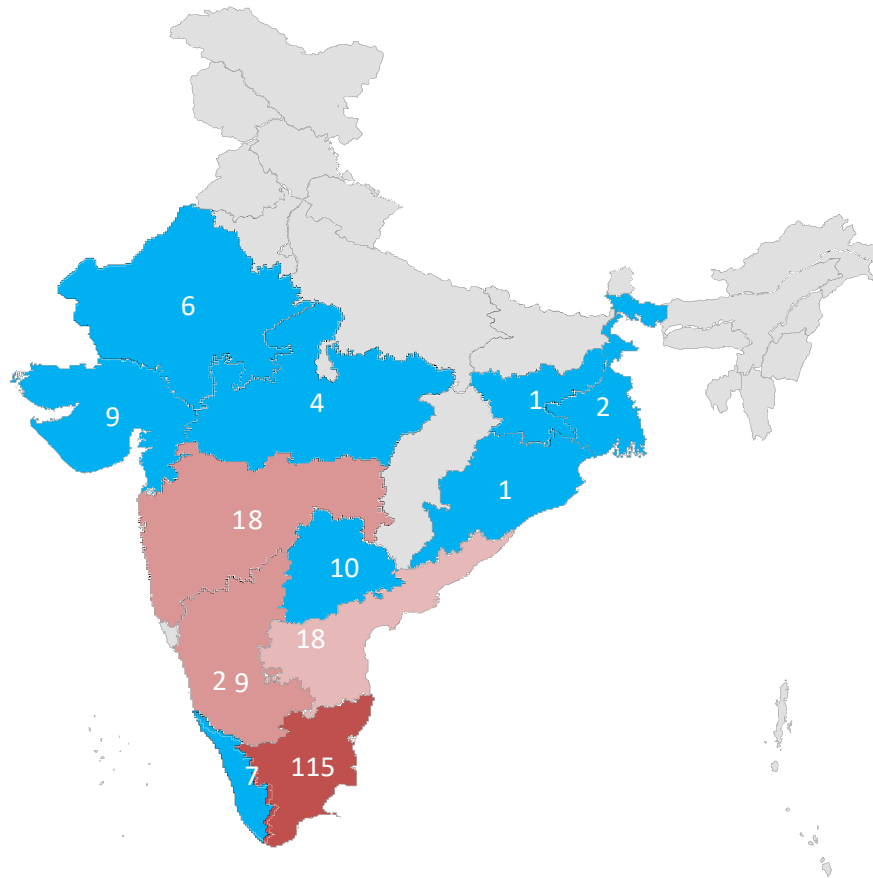
Repco Home Finance Limited



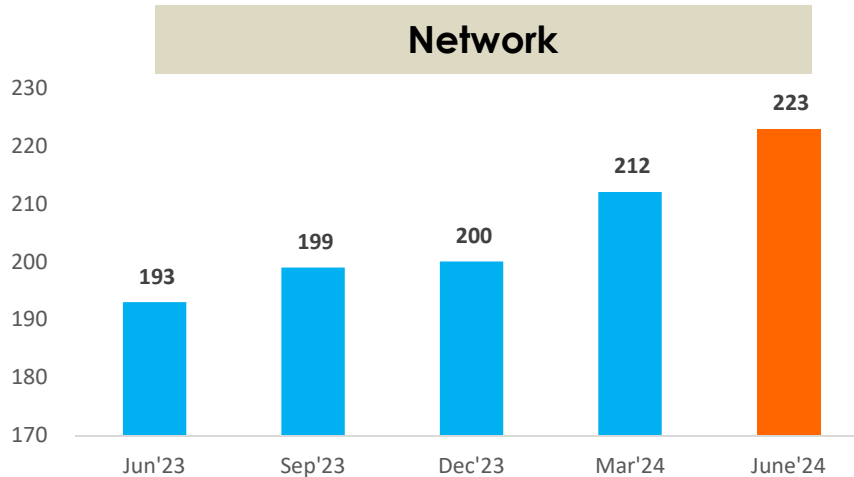
Geographic Presence

Network

Branch Network

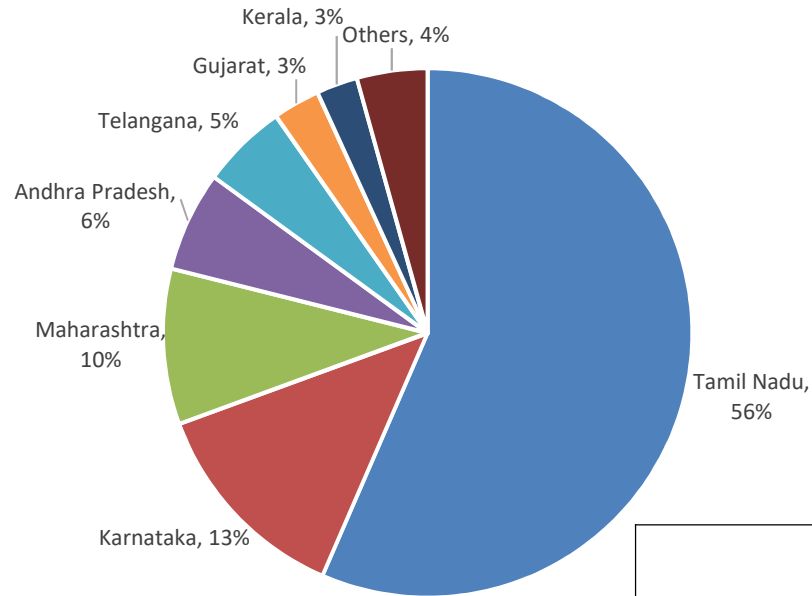


- ◆ Present in 12 states and 1 Union Territory with 181 branches and 42 satellite centers. In Q1 FY25, we have opened 7 new branches, upgraded 6 satellite centres to branches, opened 7 new satellite centres. We have also closed down 3 satellite centres.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh & Rajasthan.



Region-wise loan book

Repco Home Finance Limited



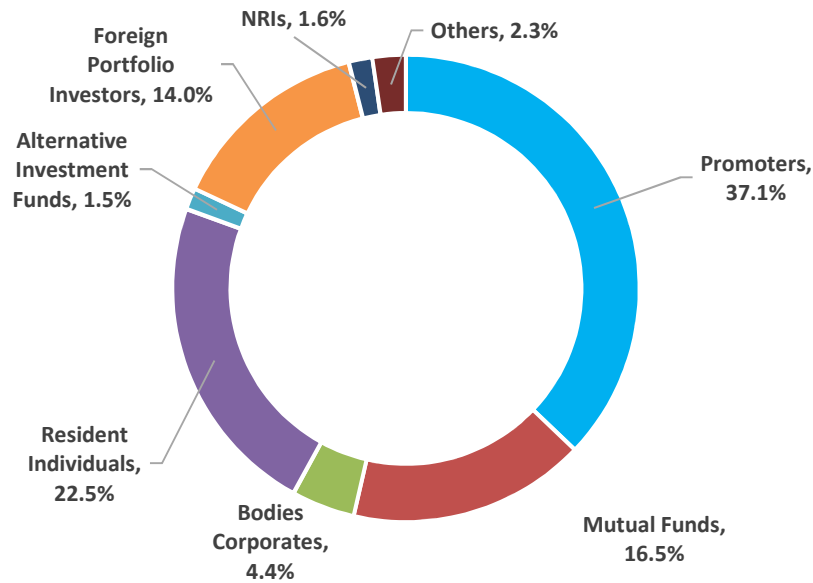
State	Exposure			Annualised Growth	
	Jun-23	Mar-24	Jun-24	Y-o-Y	Q-o-Q
Tamil Nadu	56.8%	56.9%	56.4%	8%	2%
Karnataka	13.0%	13.0%	12.9%	7%	3%
Maharashtra	9.4%	9.3%	9.6%	11%	20%
Andhra Pradesh	6.0%	6.0%	6.1%	10%	16%
Telangana	5.0%	5.0%	5.3%	13%	25%
Gujarat	3.1%	3.1%	2.9%	1%	-29%
Kerala	2.7%	2.7%	2.5%	1%	-28%
Others	4.0%	4.0%	4.3%	16%	35%
Grand Total	100%	100%	100%	8%	1%

Annexure

Shareholding pattern

Repco Home Finance Limited

Outstanding shares – 62.6 Mn.



Major Non-Promoter Shareholders	%
HDFC Mutual Fund	7.1%
Aditya Birla Sun Life Mutual Fund	5.0%
Fidelity Asian Values LLC	1.9%
Evli Emerging Frontier Fund	2.4%
SG Jokaland Holdings LLC	1.8%
Tata Mutual Fund	1.2%

Profit and loss statement



Repco Home Finance Limited

Figures in Rs. million

Particulars		Quarter Ended			Growth (%)	
		Jun-24	Mar-24	Jun-23	Q-o-Q	Y-o-Y
1	Revenue from operations					
(a)	Interest income	4,007	3,831	3,572	5	12
(b)	Other loan related income	71	95	73	-25	-2
	Total revenue from operations	4,078	3,926	3,645	4	12
2	Other income	84	46	20	83	317
3	Total income (1+2)	4,163	3,972	3,665	5	14
4	Expenditure					
(a)	Finance costs	2,330	2,203	2,026	6	15
(b)	Employees benefit expenses	291	288	237	1	23
(c)	Depreciation and Amortisation	37	56	40	-33	-7
(d)	Other expenditure	124	139	115	-10	9
(e)	Impairment of financial instrument / bad debts written off	14	-100	50	-114	-71
	Total expenditure (sum of (a to e))	2,797	2,585	2,468	8	13
5	Profit before tax (3-4)	1,366	1,387	1,198	-1	14
6	Tax expense					
	Current tax	268	267	250	0	7
	Deferred tax	44	39	57	11	-23
	Total tax expense	312	306	307	2	2
7	Net profit for the period / year (5-6)	1,054	1,081	891	-2	18
8	Total other comprehensive income net of tax*	0	0	0	0	0
	Total comprehensive income (7+8)	1,054	1,081	891	-2	18

* Amounts are less than Rs.0.1 million

Amounts have been rounded off to the nearest million

Relative performance – Q-o-Q



Repco Home Finance Limited

Particulars	Units	Q4 FY24	Q1 FY25
Sanctions	Rs. mn	9,777	7,272
Disbursements	Rs. mn	8,946	6,804
Net interest income	Rs. mn	1,723	1,749
PAT	Rs. mn	1,081	1,054
NIM	%	5.1	5.1
Yield on assets	%	11.7	12.0
Cost of funds	%	8.3	8.6
Spread	%	3.4	3.4
Return on Assets	%	3.2	3.1
Return on Equity	%	16.5	16.3

Amounts have been rounded off to the nearest million

Relative performance – Y-o-Y



Repco Home Finance Limited

Particulars	Units	Q1 FY24	Q1 FY25
Sanctions	Rs. mn	7,258	7,272
Disbursements	Rs. mn	6,843	6,804
Net interest income	Rs. mn	1,619	1,749
PAT	Rs. mn	891	1,054
NIM	%	5.1	5.1
Yield on assets	%	11.5	12.0
Cost of funds	%	8.2	8.6
Spread	%	3.3	3.4
Return on assets	%	2.8	3.1
Return on equity	%	15.8	16.3

Amounts have been rounded off to the nearest million

For any queries, please contact:

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Chief Financial Officer
Repco Home Finance Limited
Phone: +91 44 42106650
Email: cfo@repcohome.com

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