

**Repco Home Finance
Limited
Earnings Presentation
Q1FY17**



Agenda



- ◆ **Q1FY17 Performance**

- ▶ Business summary.....
- ▶ Financial performance for Q1FY17.....
- ▶ Asset quality.....
- ▶ Diversified source of funding.....

- ◆ **Geographic Presence**

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

- ◆ **Annexure**

Q1FY17 Performance

Business Summary



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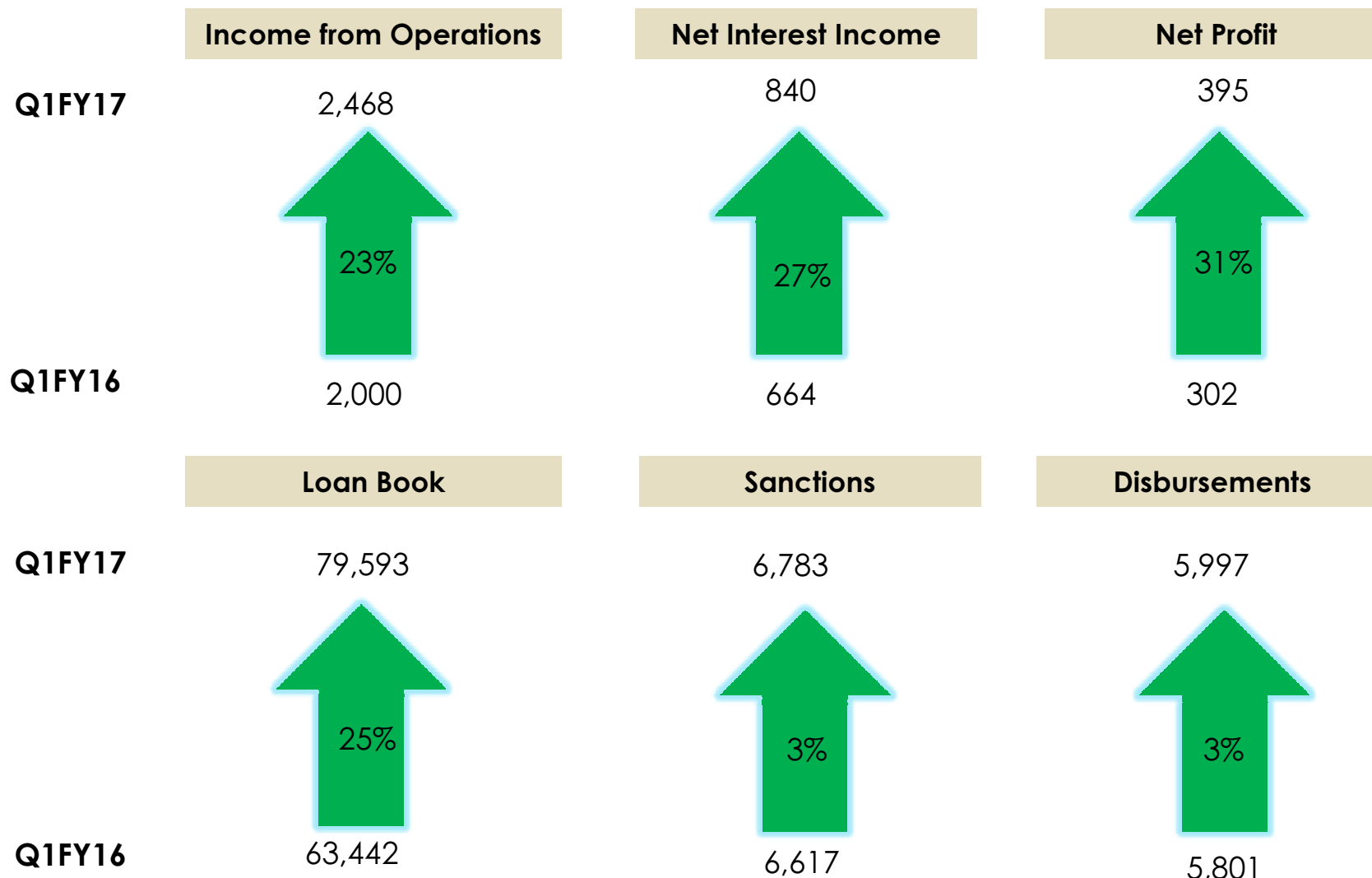
• Loans outstanding (June 30, 2016)	Rs. 79,593 mn
• Net worth (June 30, 2016)	Rs. 9,513 mn
• Average loan per unit	Rs. 1.3 mn
• Number of live accounts	69,012
• Current Employee Strength	625
• Capital Adequacy Ratio	20.05% (Provisional)
• Gross NPA (%) (June 30, 2016)	2.2%
• Net NPA (%) (June 30, 2016)	1.2%

Growth story continues in Q1FY17



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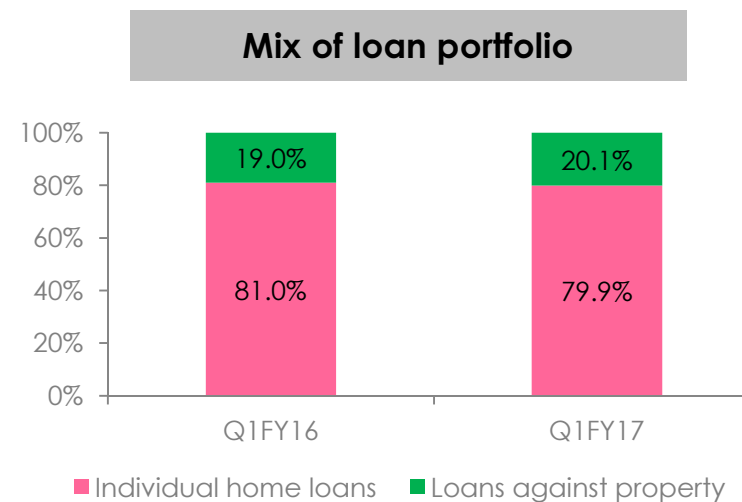
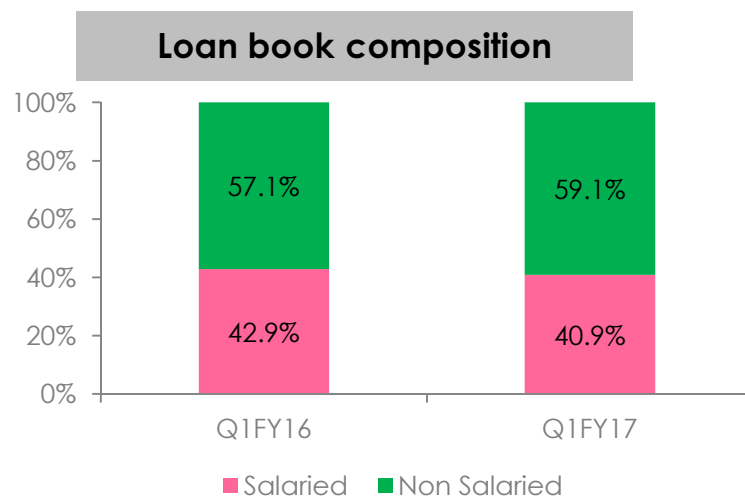
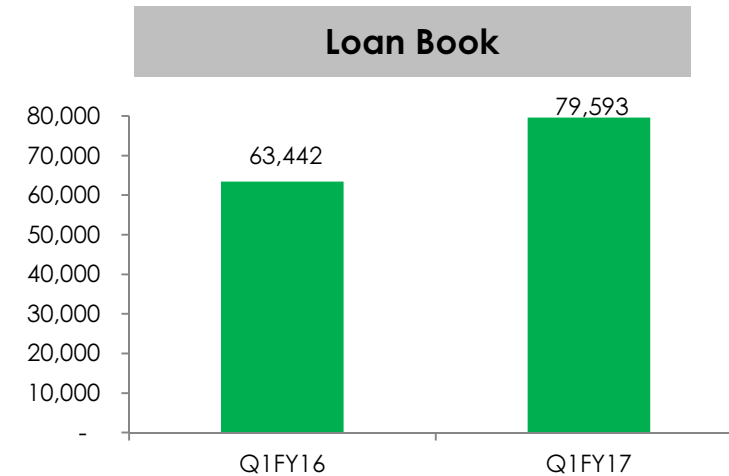
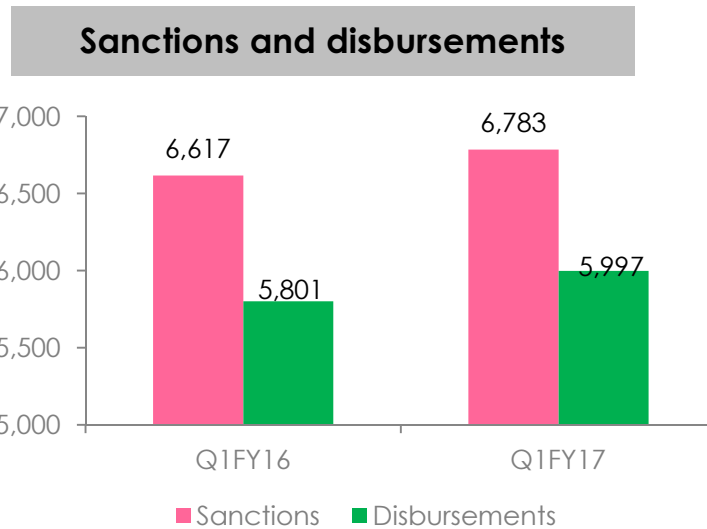
Figures in Rs million



Steady growth in loan book with healthy customer mix

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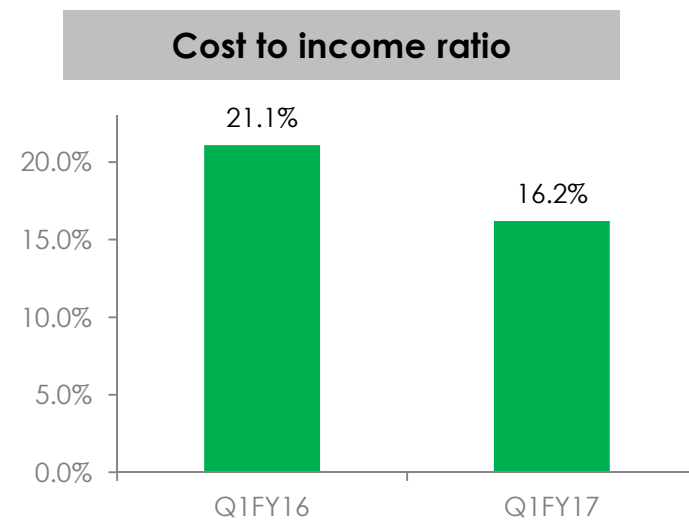
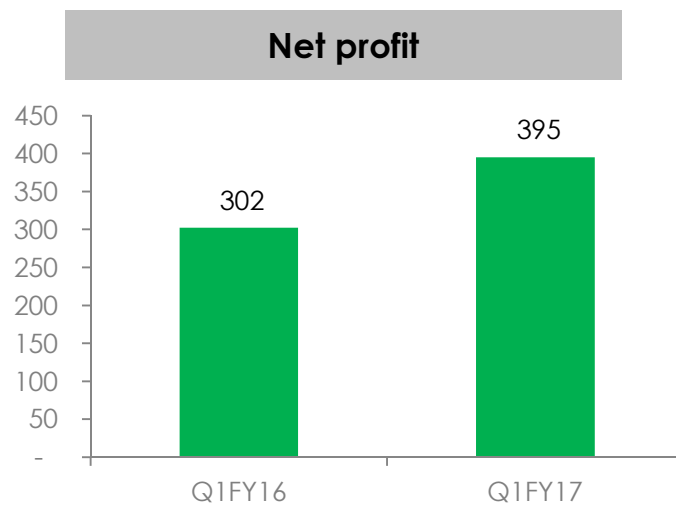
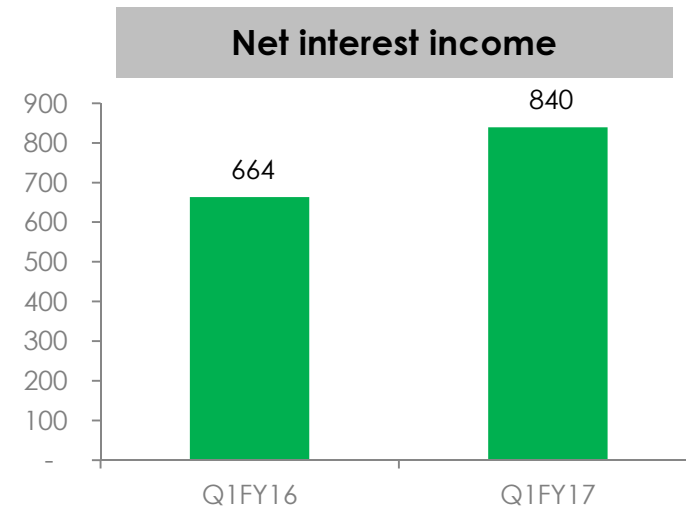
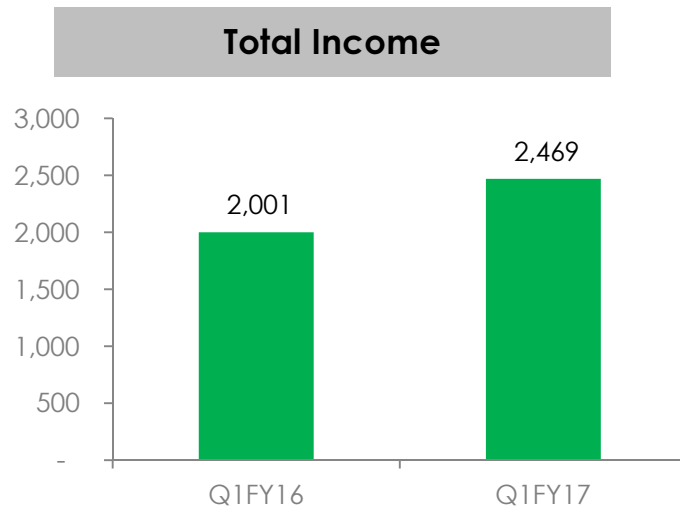
Figures in Rs million



Income and earnings growth

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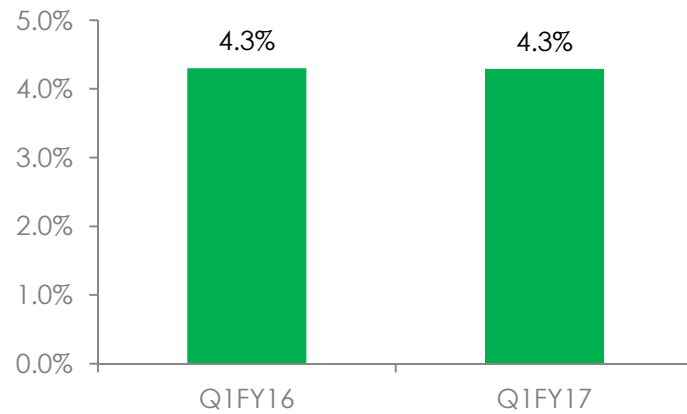
Figures in Rs million



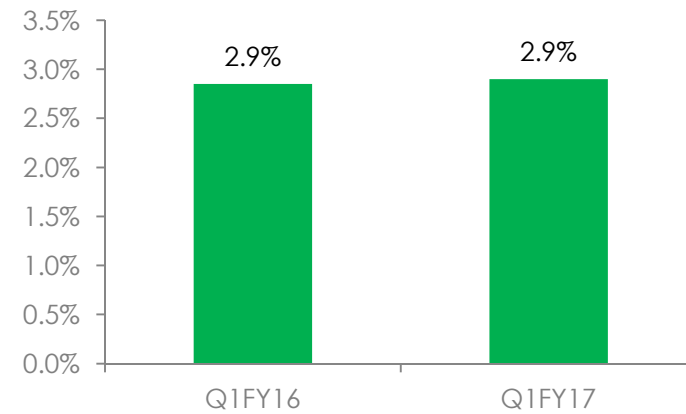
And steady profitability ratios

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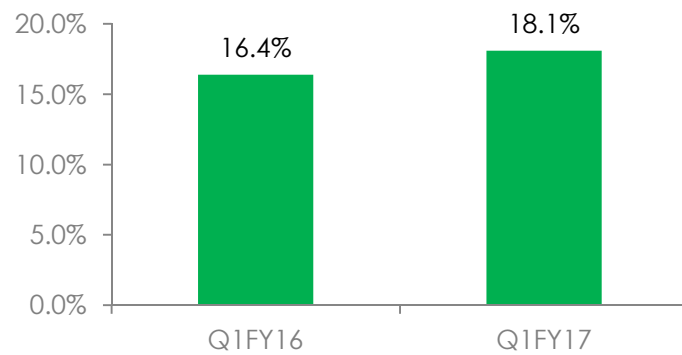
Net interest margin



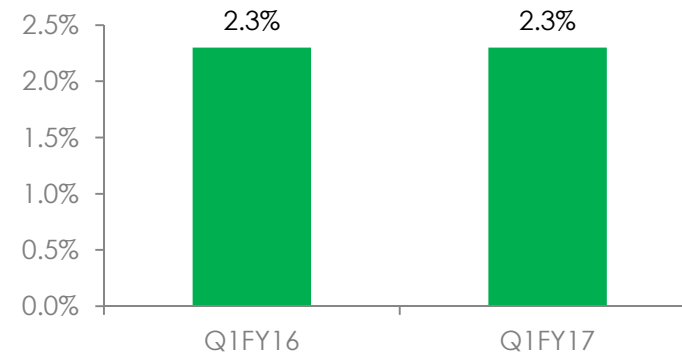
Spread



Return on average net worth (TTM)



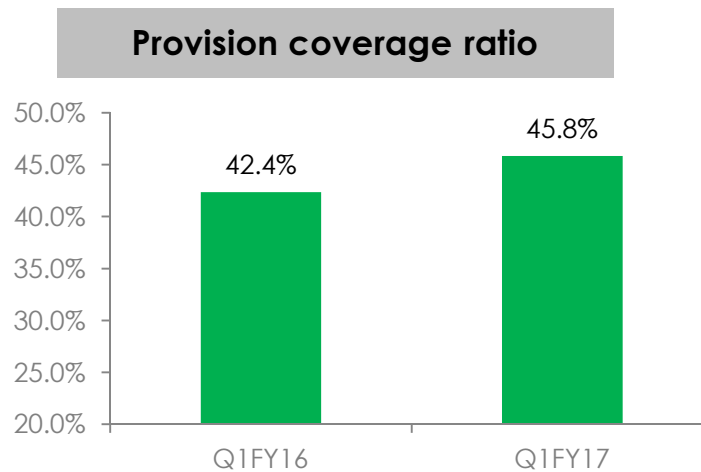
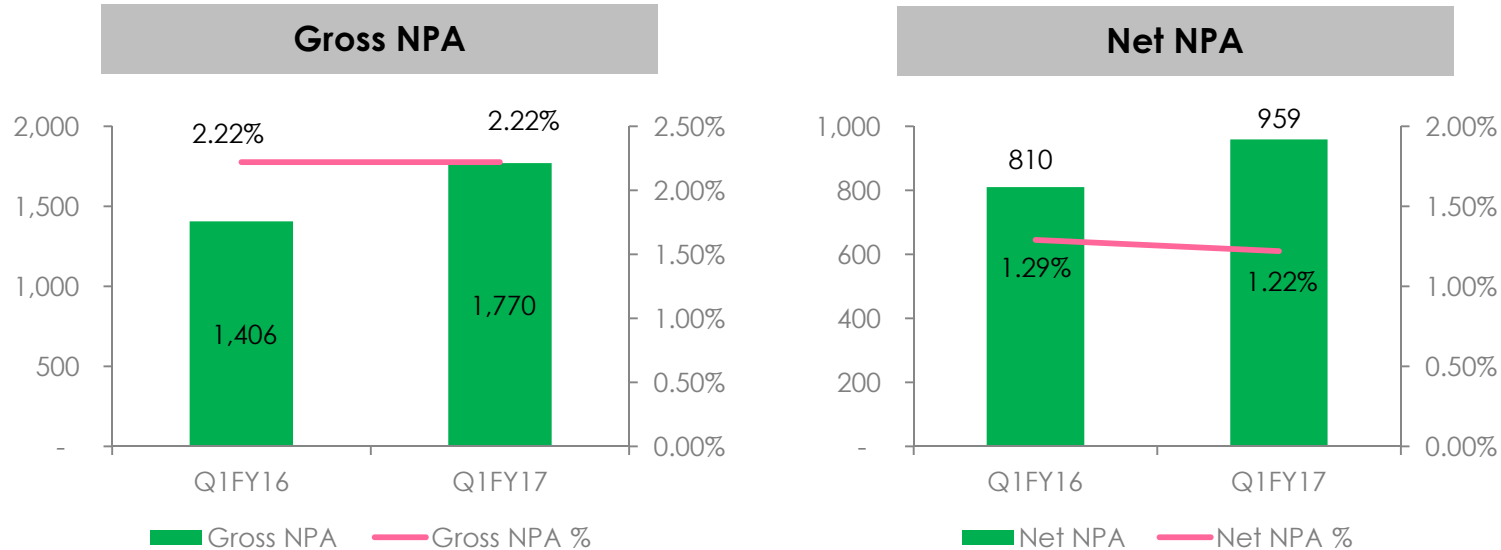
Return on average assets (TTM)



Asset quality & provisioning

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Figures in Rs Million

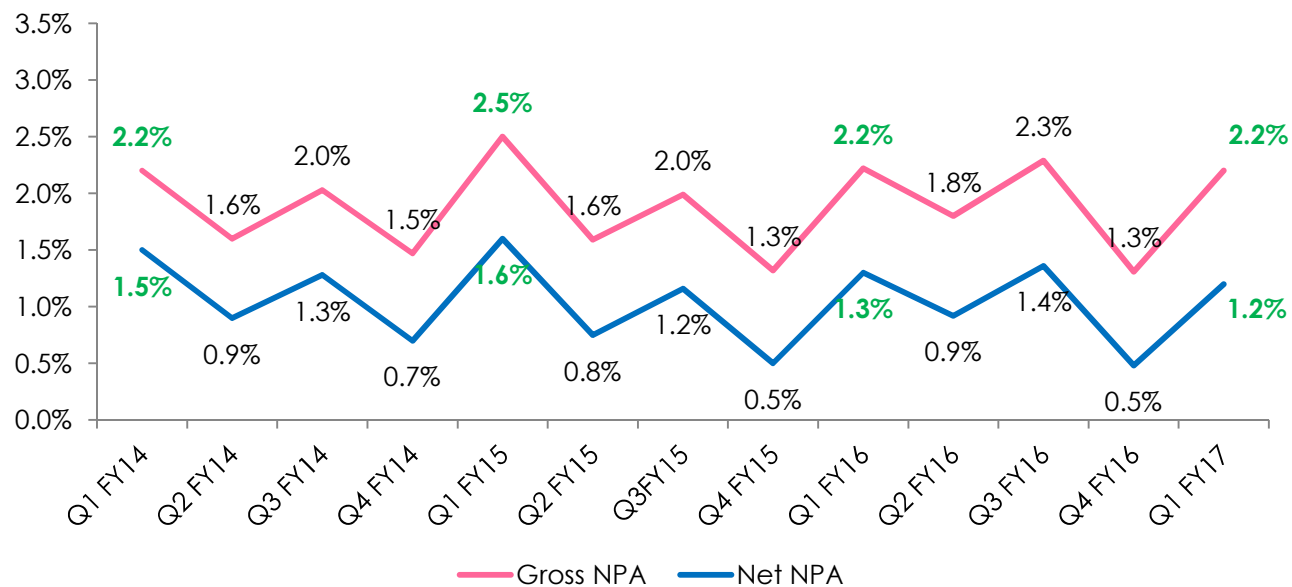


Stable asset quality



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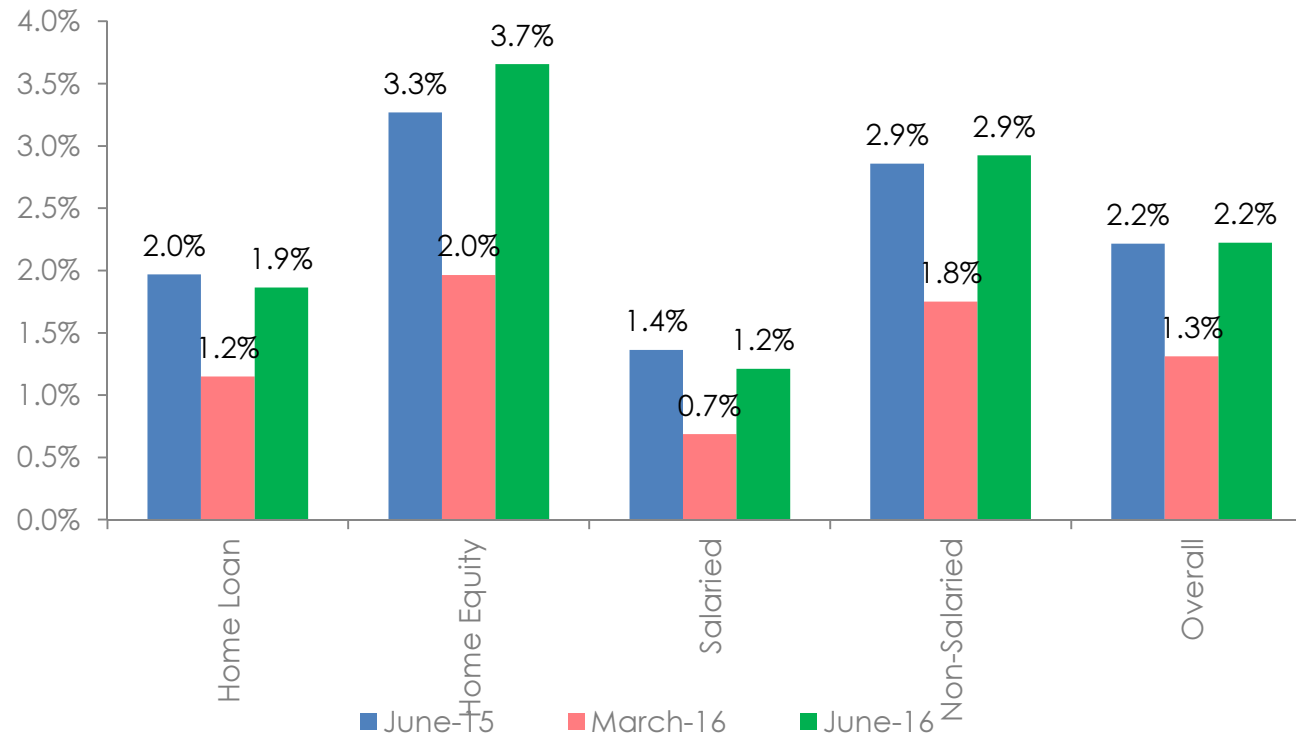
Movement in NPAs



- Stable asset quality despite material changes in loan book composition and mix over the last 3 years.

Mix/Product-wise asset quality

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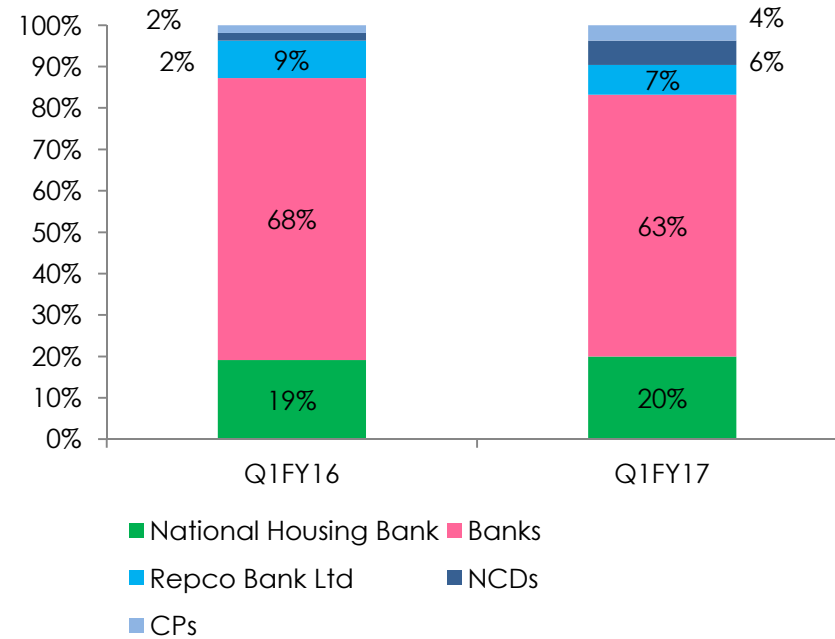


Diversified borrowing profile



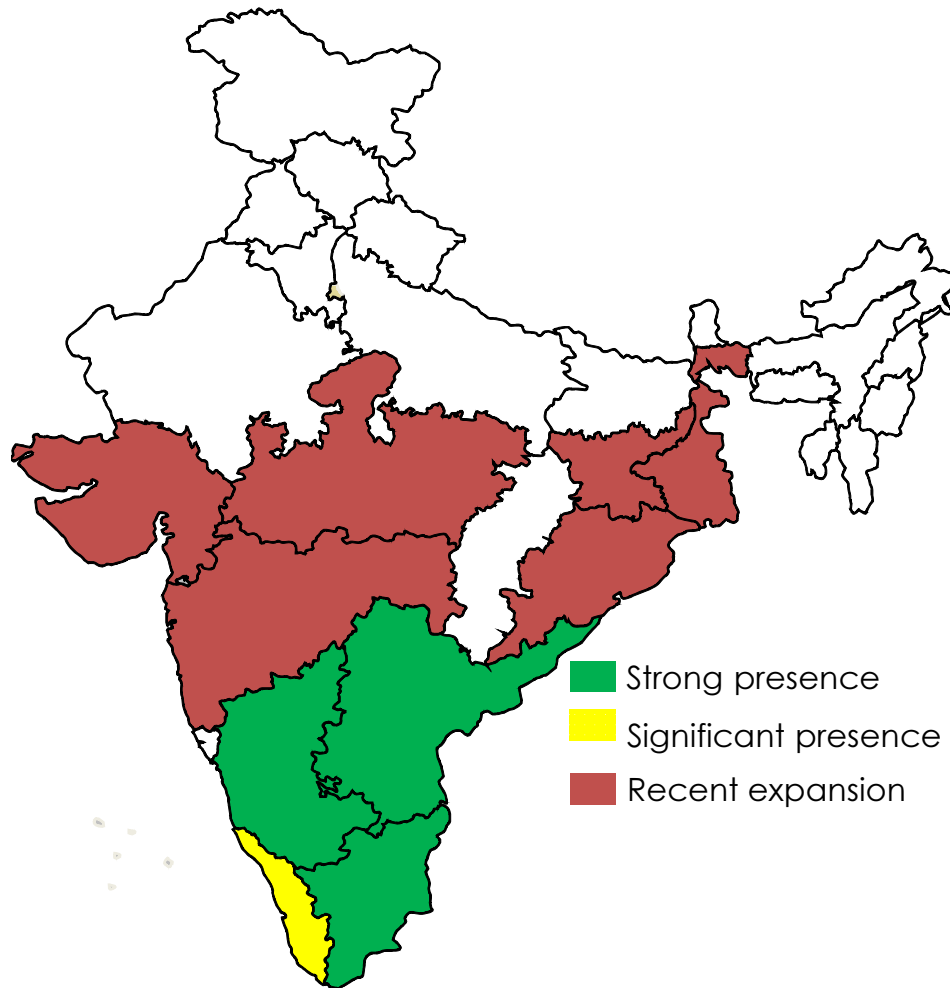
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Source (Rs mn)	Q1FY16	Q1FY17	Change
National housing Bank	10,320	13,540	31%
Repco Bank	4,885	4,844	-1%
Commercial Banks	36,834	42,812	16%
NCDs	1,000	4,000	300%
CPs	1,000	2,500	150%
Total	54,038	67,696	25%



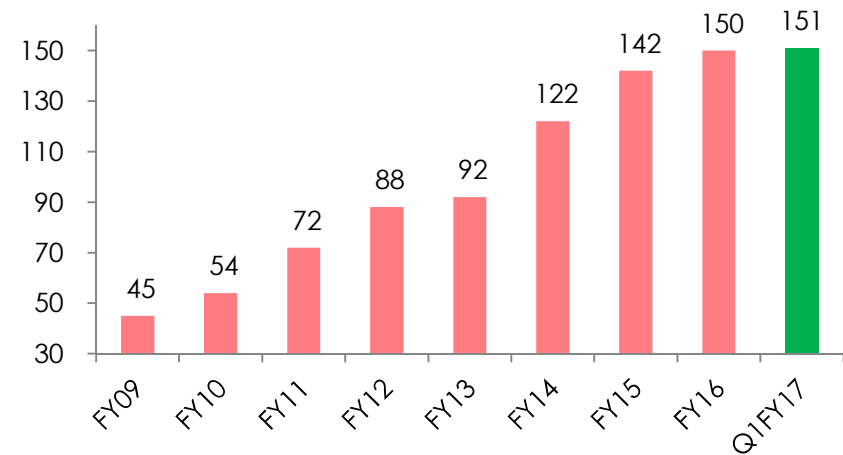
Geographic Presence

Expanding footprint

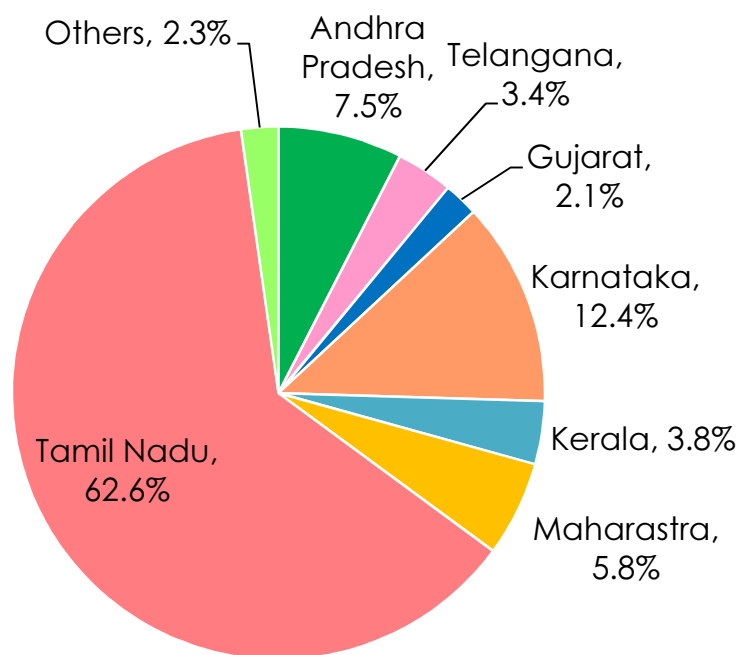


- ◆ Presence in 11 states and 1 Union Territory with 120 branches and 31 satellite centres
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh and Jharkhand
- ◆ Focus in FY17 will be to increase penetration in existing regions.

Network Expansion



Region-wise loan book



Key States	Exposure	
	Q1FY16	Q1FY17
Andhra Pradesh & Telangana	12.0%	11.0%
Gujarat	1.8%	2.1%
Karnataka	12.4%	12.4%
Kerala	3.7%	3.8%
Maharashtra	5.4%	5.8%
Tamil Nadu	62.5%	62.6%
Others	2.2%	2.3%
Total	100.0%	100.0%

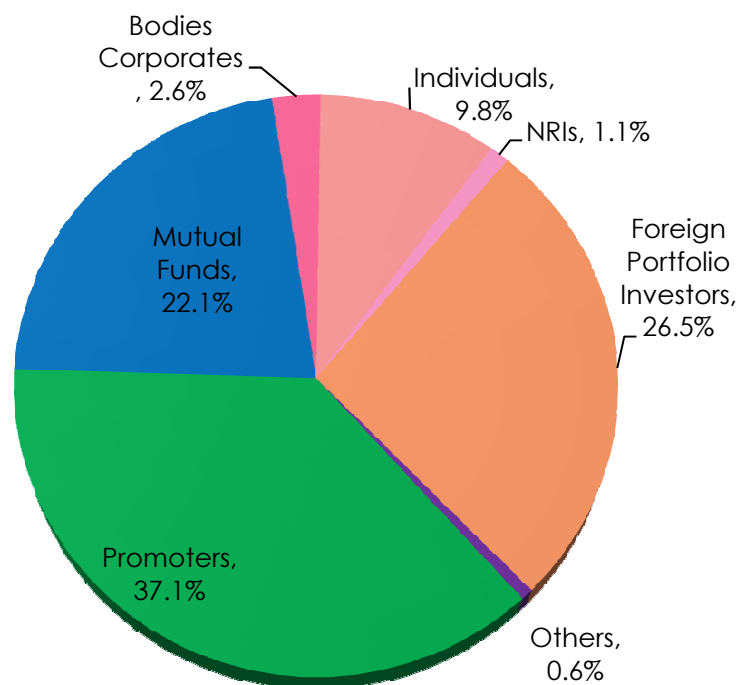
Annexure

Shareholding pattern



Repco Home Finance Limited

Outstanding shares – 62.54 mn



Major Non-Promoter Shareholders	% shareholding
Franklin Templeton Mutual - Indiaprima Fund	4.8%
Birla Sun Life Balanced 95 Fund	4.6%
SBI Magnum Multiplier Fund	4.5%
Parvest Equity India	3.8%
DSP Blackrock Micro Cap Fund	3.2%
Goldman Sachs India Fund Limited	2.6%
India Capital Fund Limited	2.5%
Nomura India Investment Fund Mother Fund	2.2%
TVF Fund Ltd	2.1%
Motilal Oswal Most Focused Midcap 30 Fund	1.5%
Alliance Bernstein India Growth (Mauritius) Limited	1.5%
Wasatch Emerging Markets Small Cap Fund	1.2%
BNP Paribas Equity Fund	1.1%
California Public Employees Retirement System, Sel	1.0%

Profit and loss statement



Repco Home Finance Limited

(Rs. million)	Q1 FY17	Q1 FY16	YoY (%)	Q4 FY16	QOQ (%)	FY16	FY15	YoY (%)
Income:								
Revenue from operations	2,468	2,000	23%	2,400	3%	8807	6922	27%
Other Income	1	1	44%	3	-64%	12	8	41%
Total Income	2,469	2,001	23%	2,403	3%	8,818	6,930	27%
Expenses:								
Interest and other Financial Charges	1,549	1,271	22%	1,456	6%	5483	4318	27%
Employee benefit expense	98	103	-5%	88	11%	409	335	22%
Depreciation and amortization expense	8	10	-22%	12	-34%	41	29	43%
Other expenses	43	40	5%	53	-19%	192	183	5%
Provision for Non-Performing Assets	170	102	66%	109	57%	293	140	108%
Contingency Provisions against Standard Assets	8	11	-23%	28	-71%	95	62	55%
Bad-Debts Written Off	1	0	100%	3	-56%	3	1	157%
Provision for diminution in value of Investments	0	0	0%	1	100%	1	0	100%
Total Expenses	1,878	1,538	22%	1,749	7%	6,518	5,068	29%
Profit before tax	592	463	28%	650	-9%	2301	1862	24%
Tax expense:								
Current tax	225	169	33%	187	20%	742	559	33%
Deferred Tax	-28	-8	260%	40	-170%	58	72	-19%
Net Profit	395	302	31%	422	-6%	1501	1231	22%

Key metrics



Repco Home Finance Limited

Particulars	Units	Q1FY16	Q4FY16	Q1FY17
Outstanding Loan Book	Rs. Mn	63,442	76,912	79,593
Sanctions	Rs. Mn	6,617	9,342	6,783
Disbursements	Rs. Mn	5,801	8,975	5,997
Income from Operations	Rs. Mn	2,000	2,400	2,468
Net Interest Income	Rs. Mn	664	856	840
PAT	Rs. Mn	302	422	395
Networth	Rs. Mn	8,125	9,162	9,513
Yield on assets	%	12.5%	12.2%	12.2%
Cost of funds	%	9.7%	9.2%	9.3%
Spread	%	2.9%	3.0%	2.9%
Gross NPA	%	2.2%	1.3%	2.2%
Net NPA	%	1.3%	0.5%	1.2%
<u>Loan Book Composition:</u>				
Salaried	%	42.9%	41.2%	40.9%
Non-Salaried	%	57.1%	58.8%	59.1%
Home Loans	%	81.0%	80.2%	79.9%
Loans against property	%	19.0%	19.8%	20.1%

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