



REPCO HOME FINANCE LIMITED.

(Promoted by Repco Bank-Govt. of India Enterprise)

CIN : L6592TN2000PLC044655

RHFL/NSE/71/2015-16

February 10, 2016

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

Dear Sir,

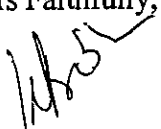
Sub: Investor Presentation on financial results for the quarter / nine months ended 31 December 2015

We submit herewith a copy of the presentation on the financial performance of the Company for the quarter/nine months ended 31 December 2015.

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

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Earnings Presentation February 2016



www.repcohome.com

◆ Q3FY16 Performance

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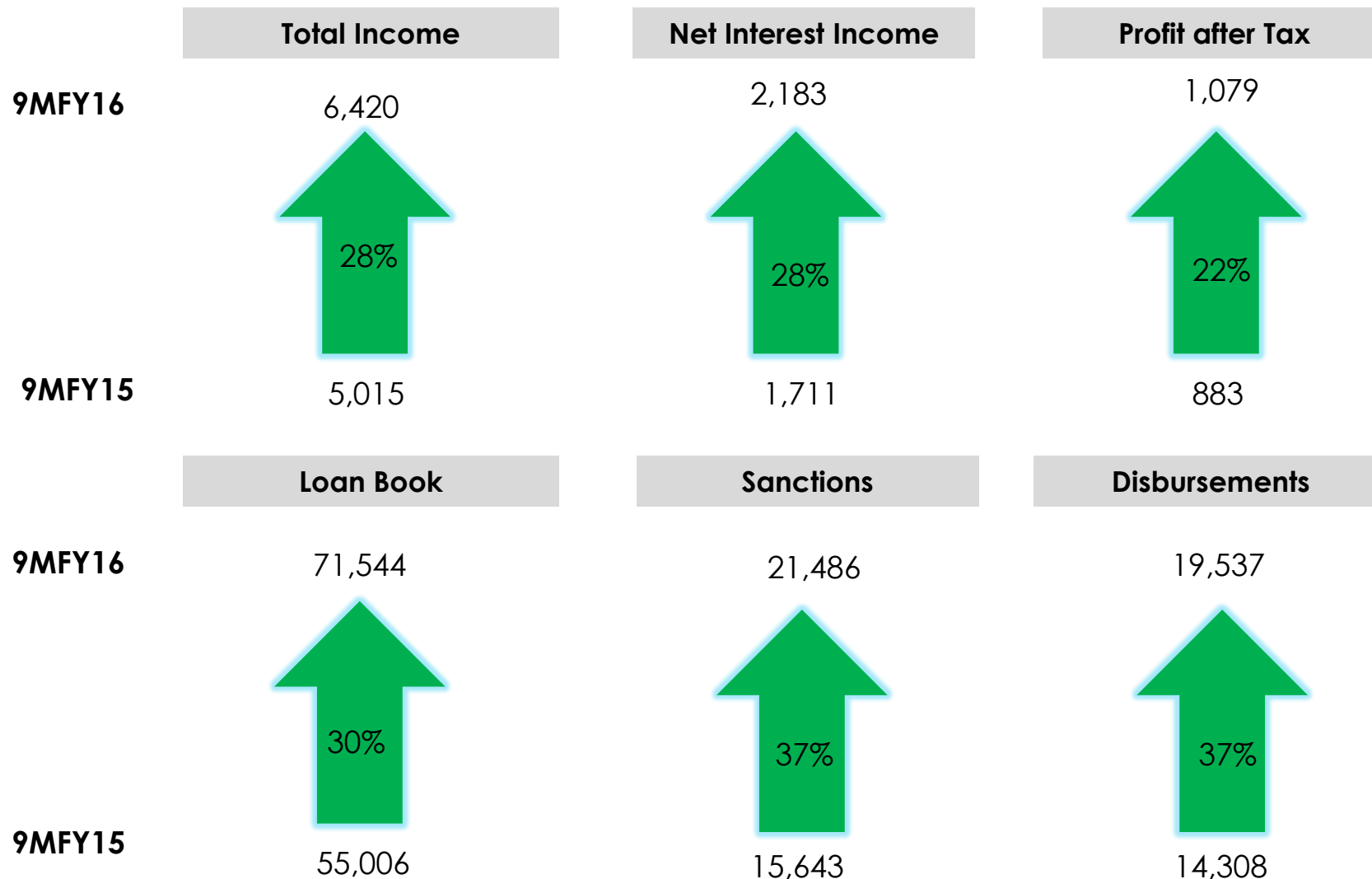
Q3FY16 & 9MFY16 Performance

• Loans outstanding (Dec 31, 2015)	Rs. 71,544 mn
• Net worth (Dec 31, 2015)	Rs. 9,245 mn
• Average loan per unit	Rs. 1.3 mn
• Number of live accounts	64,303
• Current Employee Strength	606
• Capital Adequacy Ratio	24.0% (Provisional)
• Gross NPA (%) (Dec 31, 2015)	2.29%
• Net NPA (%) (Dec 31, 2015)	1.36%

Strong growth continues in 9MFY16

Repco Home Finance Limited

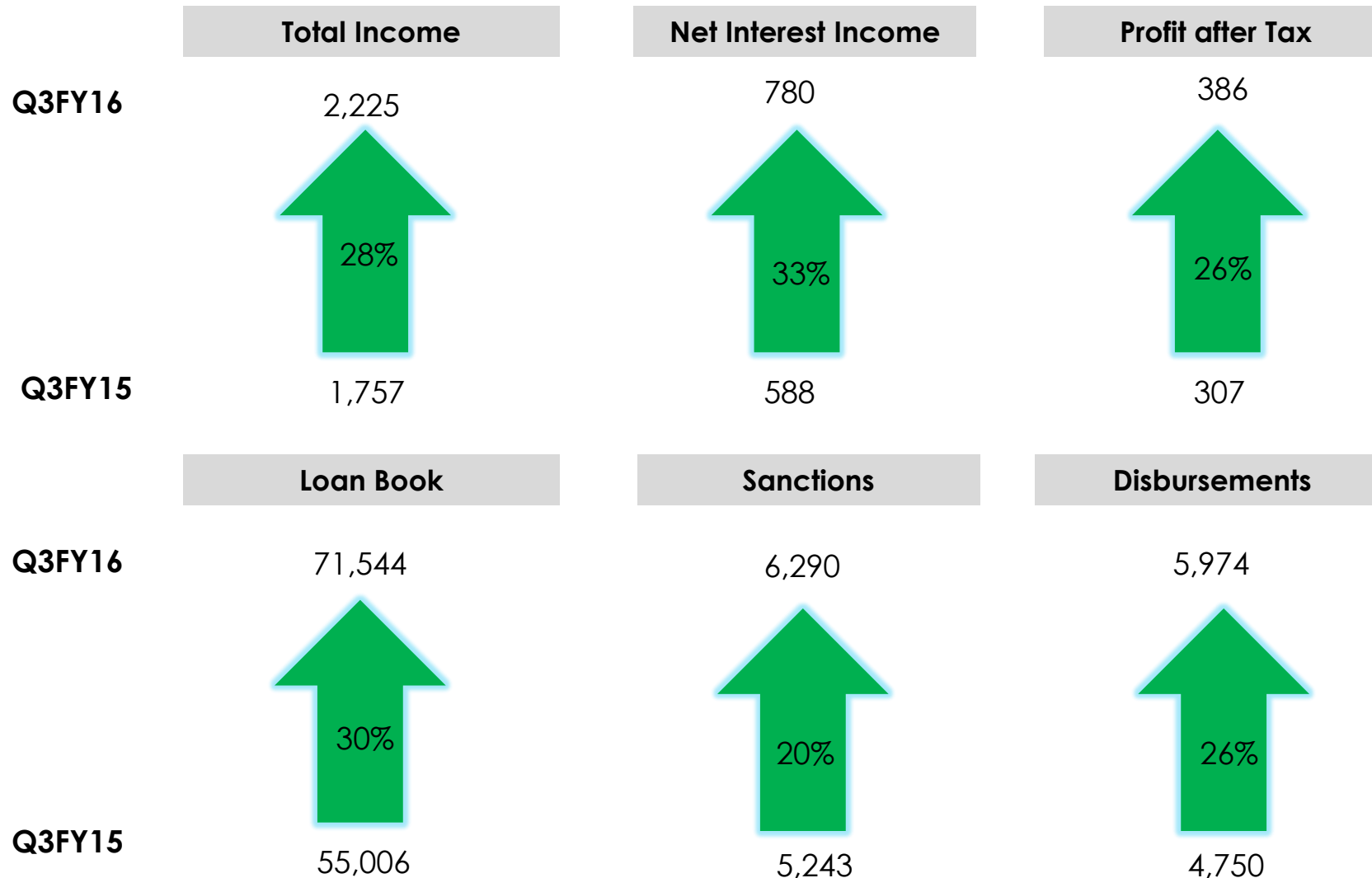
Figures in Rs Million



On the back of robust Q3FY16

Repco Home Finance Limited

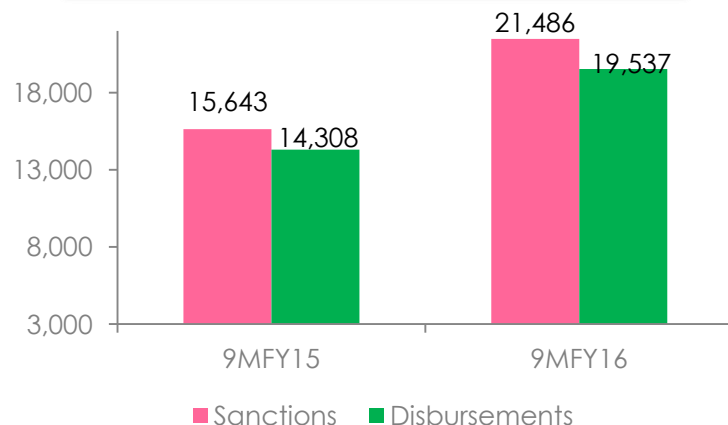
Figures in Rs Million



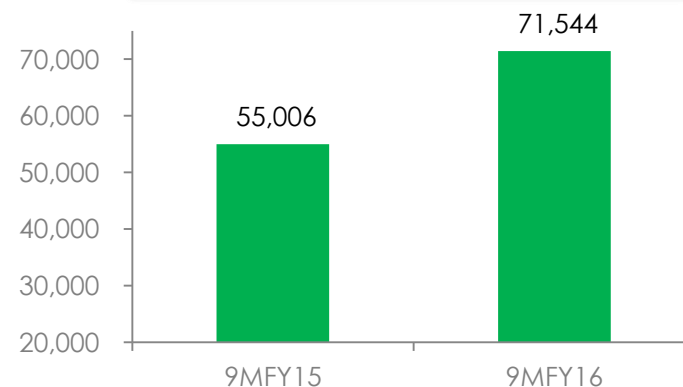
Steady growth in loan book with healthy customer mix

Figures in Rs million

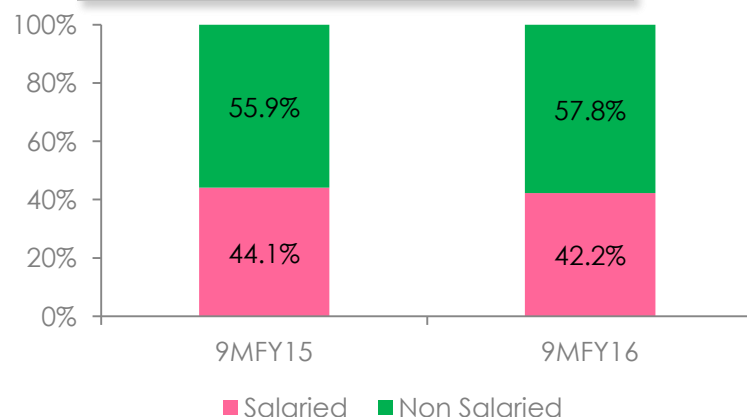
Sanctions and disbursements



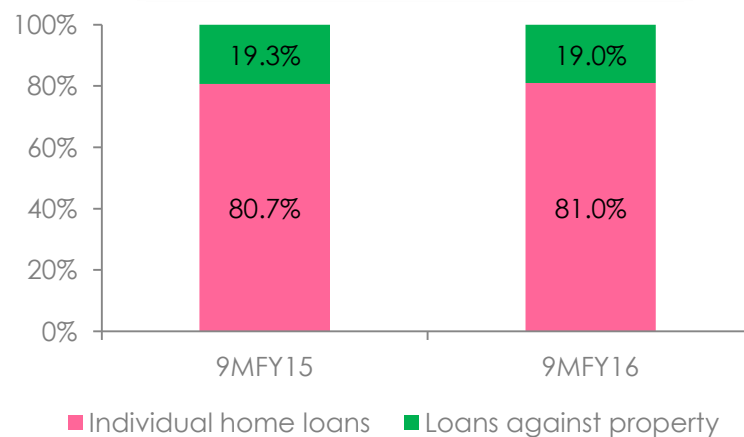
Loan Book



Loan book composition



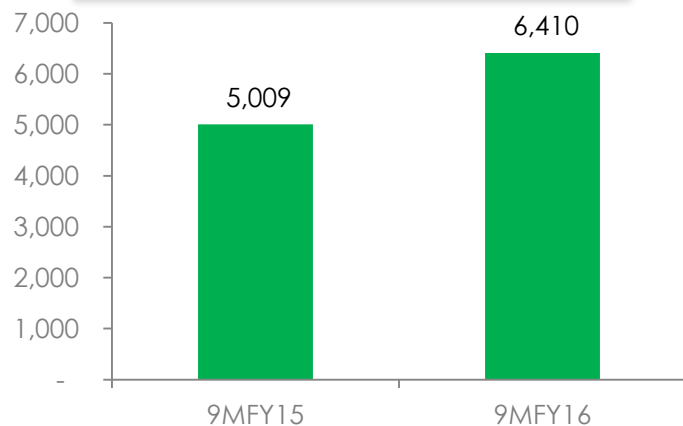
Mix of loan portfolio



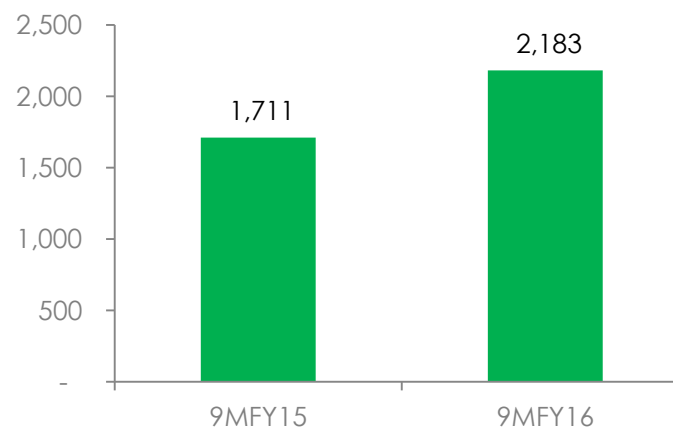
Driving robust income and earnings growth

Figures in Rs million

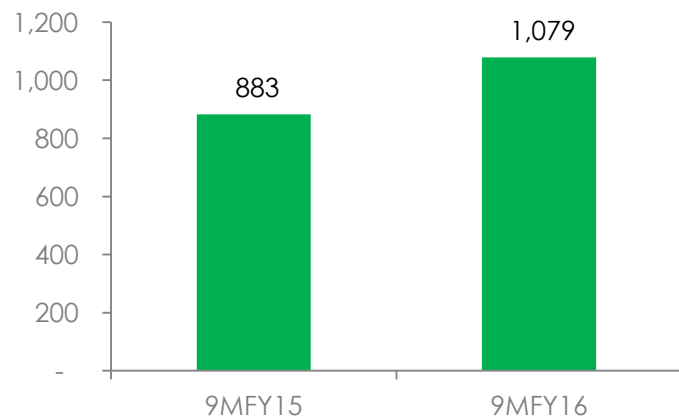
Income from operations



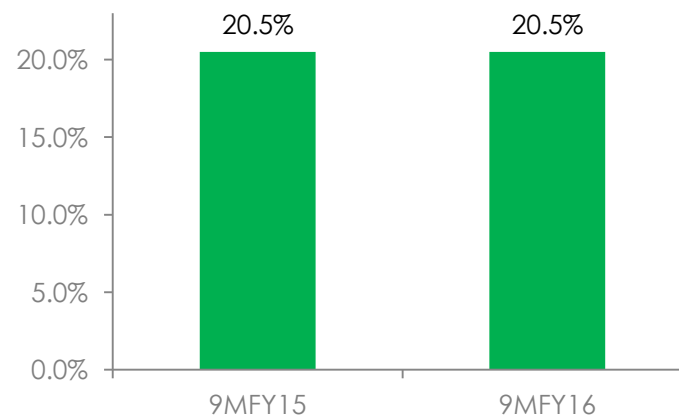
Net interest income



Net profit



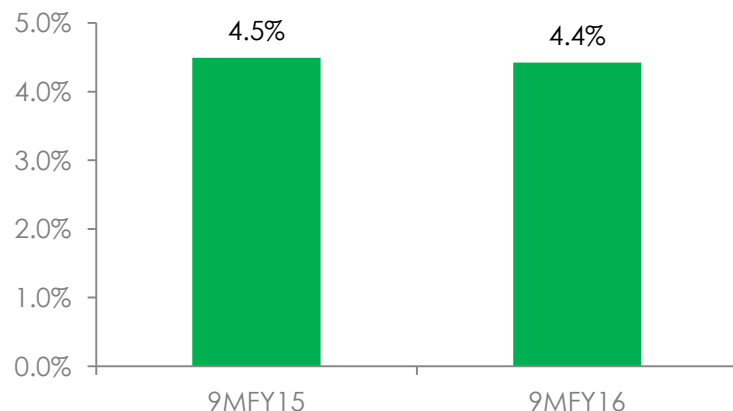
Cost to income ratio



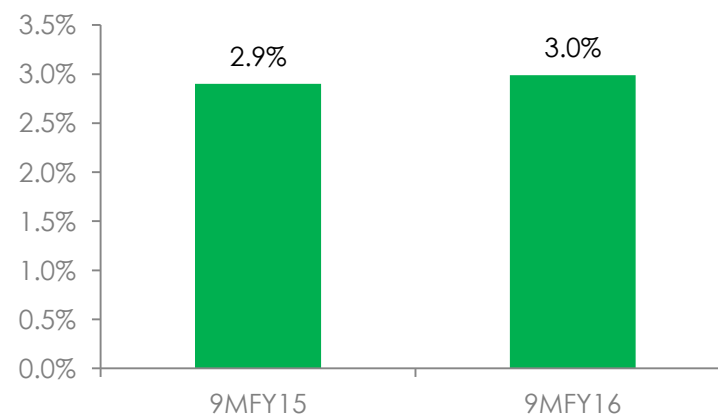
And steady profitability ratios

Repco Home Finance Limited

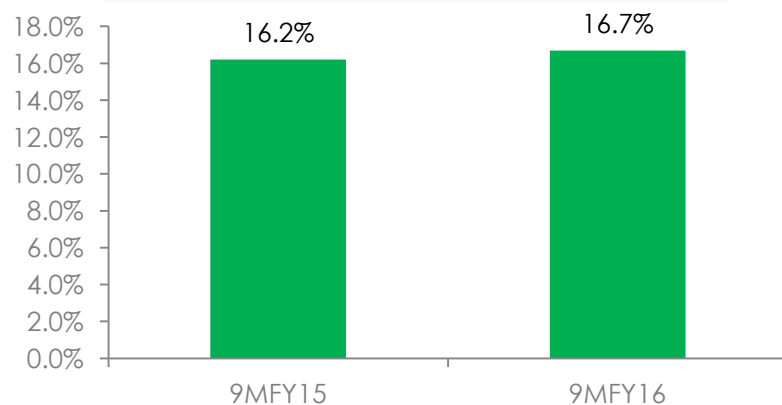
Net interest margin



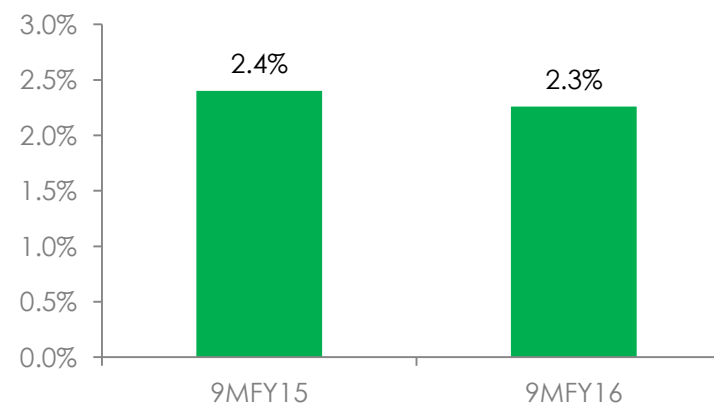
Spread



Return on average net worth (TTM)

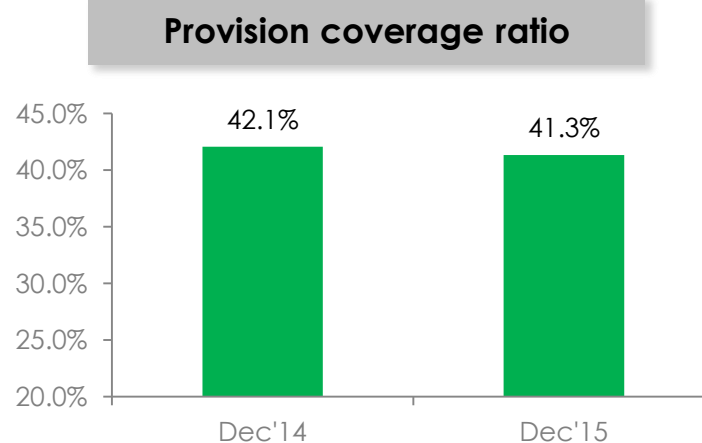
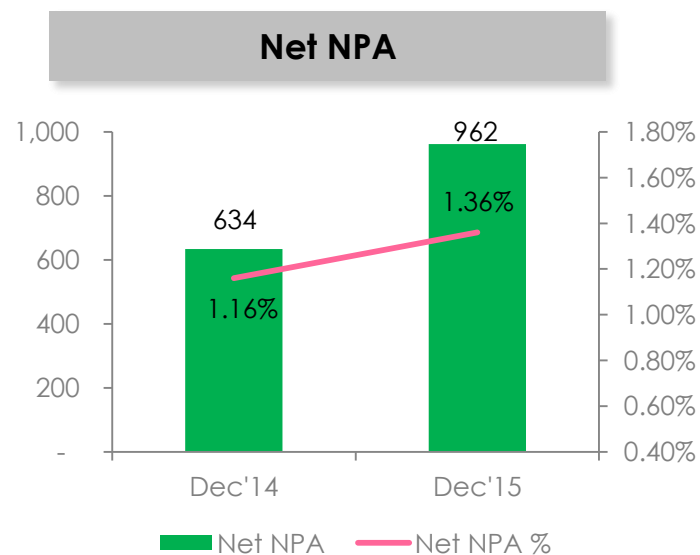
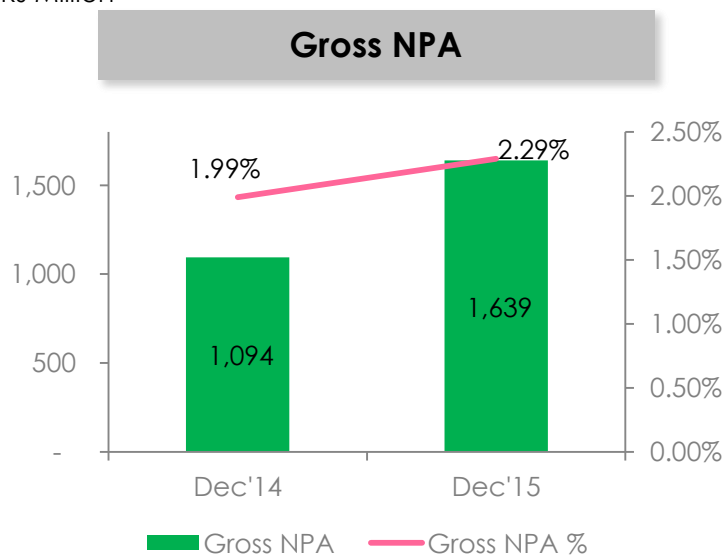


Return on assets (TTM)



Asset quality & provisioning

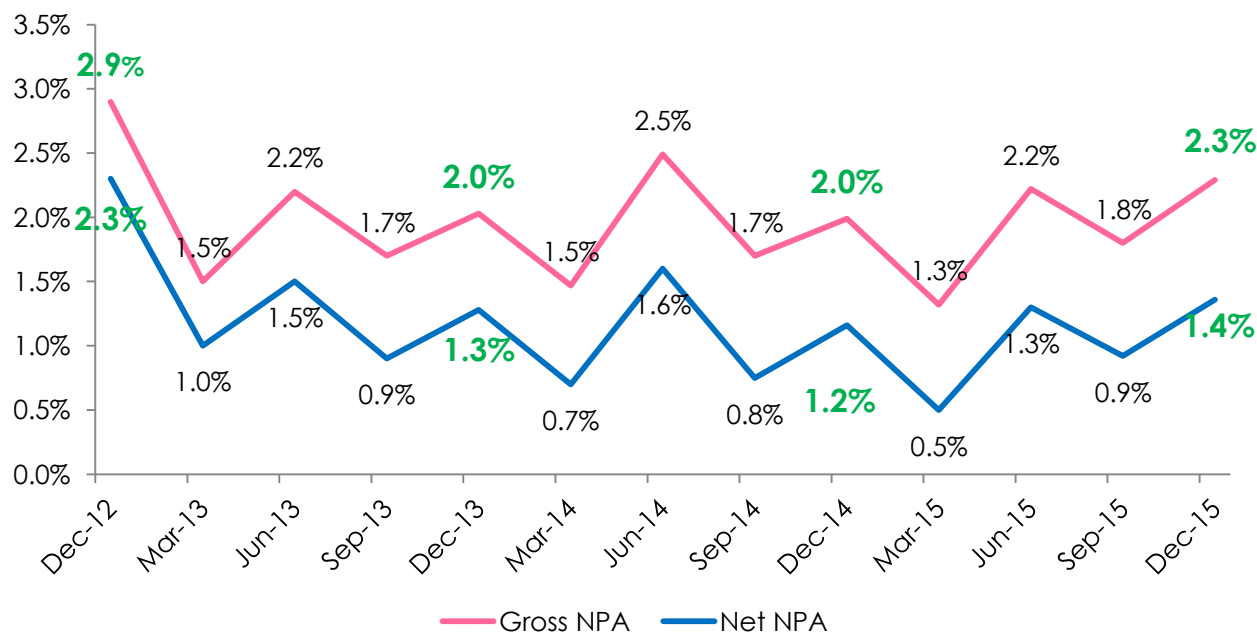
Figures in Rs Million



Sustainable improvement in asset quality

Repco Home Finance Limited

Movement in NPAs

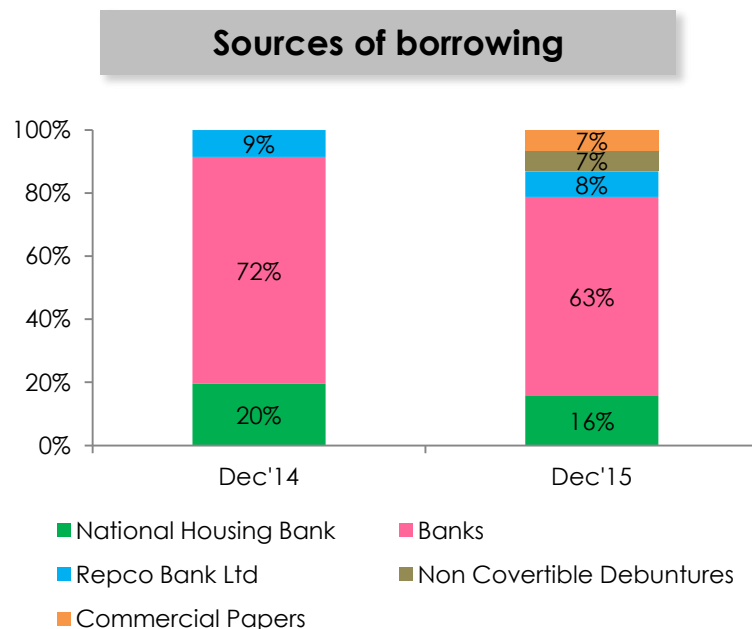


- Owing to seasonality, Q1 & Q3 GNPA's are generally higher than Q2 & Q4 GNPA's.

Diversified source of funding

Repco Home Finance Limited

Figures in Rs million



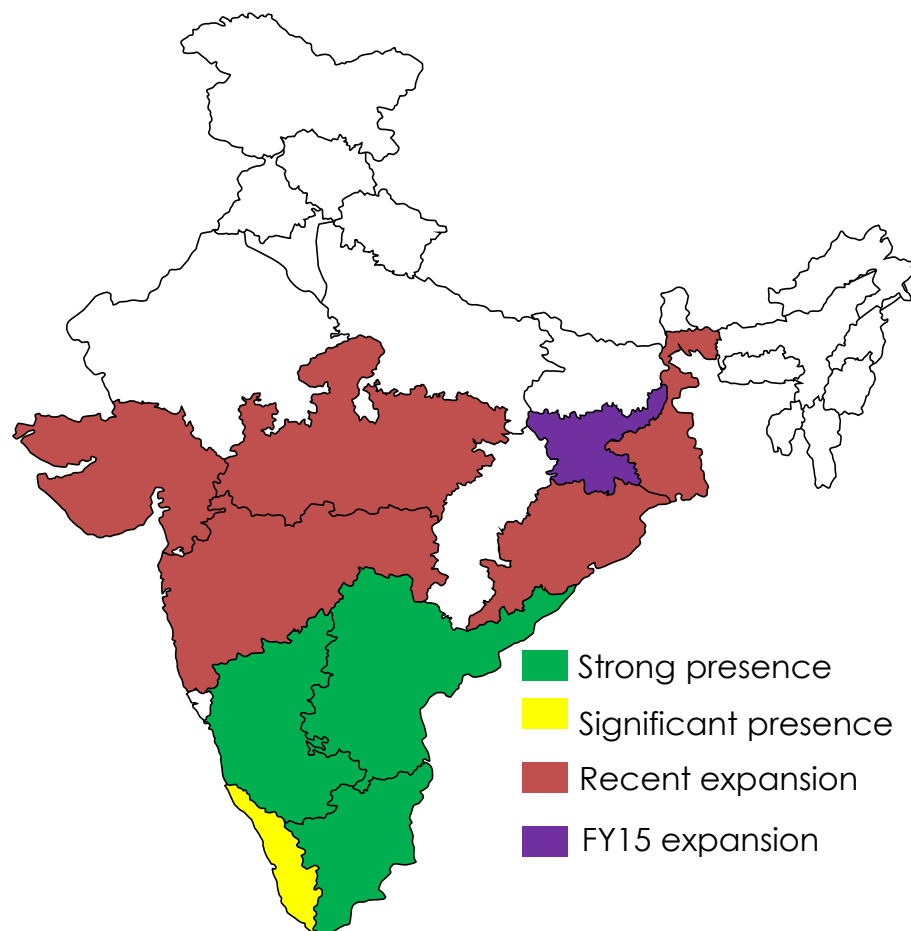
Sources (as on Dec 31, 2015)	Amount
National housing Bank	9,693
Repco Bank	4,979
Commercial Banks	38,318
NCDs	4,000
CPs	4,000
Total	60,991

1. Commercial papers will offset Repco Bank borrowings to some extent
2. In a falling interest rate scenario, NCDs will dominate incremental borrowings (constrained by approved NCD borrowing limits)

Geographic Presence

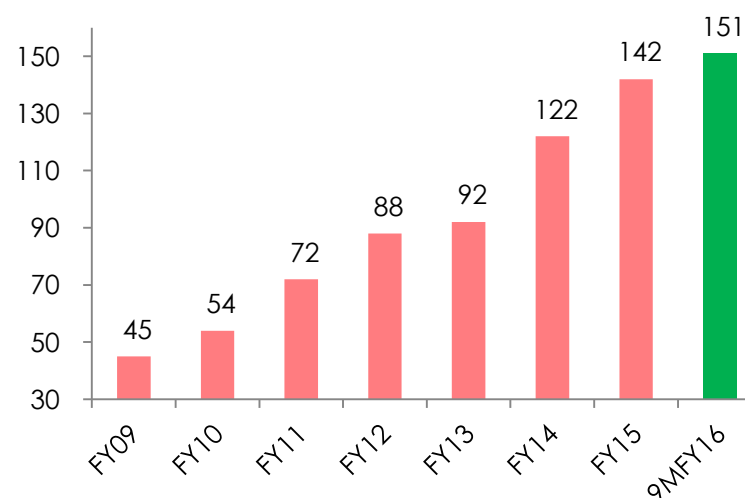
Expanding footprint

Repco Home Finance Limited



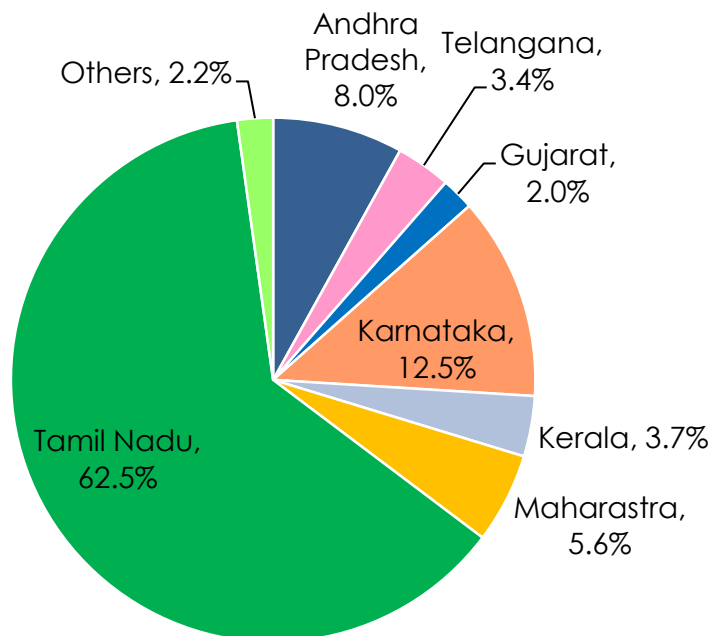
- ◆ Presence in 11 states and 1 Union Territory with 113 branches and 38 satellite centres
- ◆ Ventured into Jharkhand in FY15
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh and Jharkhand

Network Expansion



Region-wise loan book

Repco Home Finance Limited



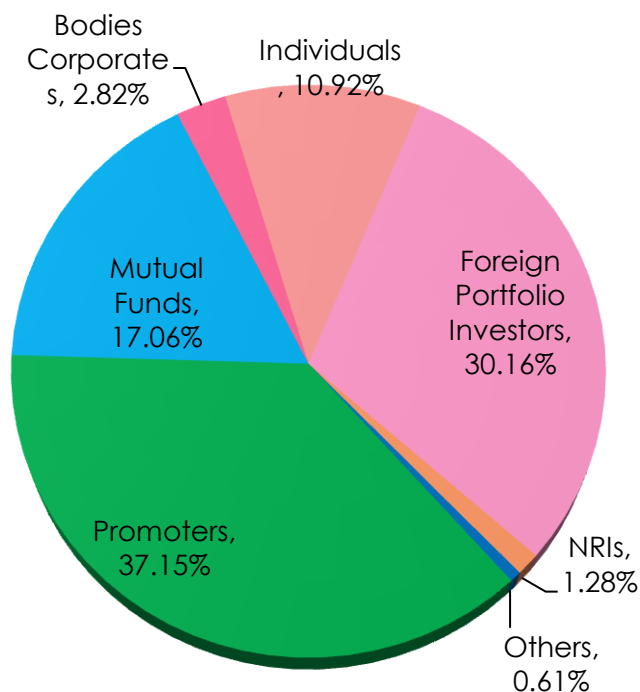
Key States	Dec'14	Dec'15
Andhra Pradesh	8.7%	8.0%
Telangana	3.5%	3.4%
Gujarat	1.2%	2.0%
Karnataka	12.0%	12.5%
Kerala	3.7%	3.7%
Maharastra	5.2%	5.6%
Tamil Nadu	63.5%	62.5%
Others	2.1%	2.2%

Annexure

Shareholding pattern

Repco Home Finance Limited

Outstanding shares – 62.36 mn



Major Non-Promoter Shareholders

	% shareholding
Franklin Templeton Indiaprima Fund	4.23%
Parvest Equity India	3.80%
Birla Sun Life 95 Fund	3.67%
SBI Magnum Multiplier Fund	3.63%
India Capital Fund Limited	2.89%
Goldman Sachs India Fund Limited	2.56%
Nomura India Mother Fund	2.18%
Smallcap World Fund, Inc	1.87%
TVF Fund Ltd	1.76%
DSP Blackrock Micro Cap Fund	1.53%
Wasatch Emerging Markets Small Cap Fund	1.33%
GMO Emerging Domestic Opportunities Fund	1.20%
ICICI Prudential Banking And Financial Services Fund	1.07%
California Public Employees Retirement System, Sel	1.03%
Alliance Bernstein India Growth (Mauritius) Limited	1.00%

Profit and loss statement

Repco Home Finance Limited

(Rs. million)	Q3 FY16	Q3 FY15	YoY (%)	Q2 FY16	QOQ (%)	9M FY16	9M FY15	YoY (%)
<u>Income:</u>								
Revenue from operations	2,254	1,756	28%	2,156	5%	6410	5009	28%
Other Income	1	1	0	7	-88%	9	7	32%
Total Income	2,255	1,757	28%	2,164	4%	6,420	5,015	28%
<u>Expenses:</u>								
Interest and other Financial Charges	1,411	1,120	26%	1,344	5%	4027	3150	28%
Employee benefit expense	96	88	9%	114	-12%	315	238	32%
Depreciation and amortization expense	9	7	23%	10	-8%	29	20	47%
Other expenses	56	46	22%	51	0%	146	124	17%
Provision for Non-Performing Assets	65	17	292%	16	296%	184	107	72%
Contingency Provisions against Standard Assets	27	10	181%	30	-11%	68	34	100%
Provision for diminution in value of Investments	0	0	0%	0	0%	0	0	0%
Bad-Debts Written Off	0	0	0%	1	-100%	1	0	100%
Total Expenses	1,664	1,288	29%	1,567	6%	4,769	3,674	30%
Profit before tax	591	469	26%	597	-1%	1651	1342	23%
<u>Tax expense:</u>								
Current tax	198	128	55%	188	6%	555	403	38%
Deferred Tax	7	34	-82%	19	-67%	17	56	-69%
Net Profit/(Loss)	386	307	26%	390	-1%	1079	883	22%

Key metrics

Particulars (YTD)	Units	Dec'15	Dec'14	Mar'15
Outstanding Loan Book	Rs. Mn	71,544	55,006	60,129
Networth	Rs. Mn	9,245	7,860	8,057
Borrowings	Rs. Mn	60,991	46,237	51,044
Gearing	x	6.6	5.9	6.3
Earnings per share	Rs.	17.3	14.1	19.8
Book value per share	Rs.	147.8	126.1	129.2
Yield on assets	%	12.58%	12.76%	12.54%
Cost of funds	%	9.58%	9.85%	9.59%
Spread	%	2.99%	2.90%	2.95%
Gross NPA	%	2.29%	1.99%	1.32%
Net NPA	%	1.36%	1.16%	0.50%
<u>Loan Book Composition:</u>				
Salaried	%	42.2%	44.1%	43.2%
Non-Salaried	%	57.8%	55.9%	56.8%
Home Loans	%	81.0%	80.7%	80.8%
Loans against property	%	19.0%	19.2%	19.2%

For any Investor Relations queries, please contact:

**V. Raghu, Executive Director/
Bala , Investor Relations
Repco Home Finance Limited**

Phone: +91 44 42106650

Email: ed_vr@repcohome.com
bala@repcohome.com

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