

26th Floor, Dalal Street,
Mumbai-400001
BSE Security Code: 535322
Kind Attn: Listing Department

Bandra Kurla Complex,
Bandra (E), Mumbai- 400051
NSE Symbol: REPCOHOME

Dear Sir/Madam,

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)



www.repcohome.com

- ◆
 - ▶ Business summary
 - ▶ Financial performance

- ◆)
 - ▶ Footprint
 - ▶ Region-wise loan book



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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

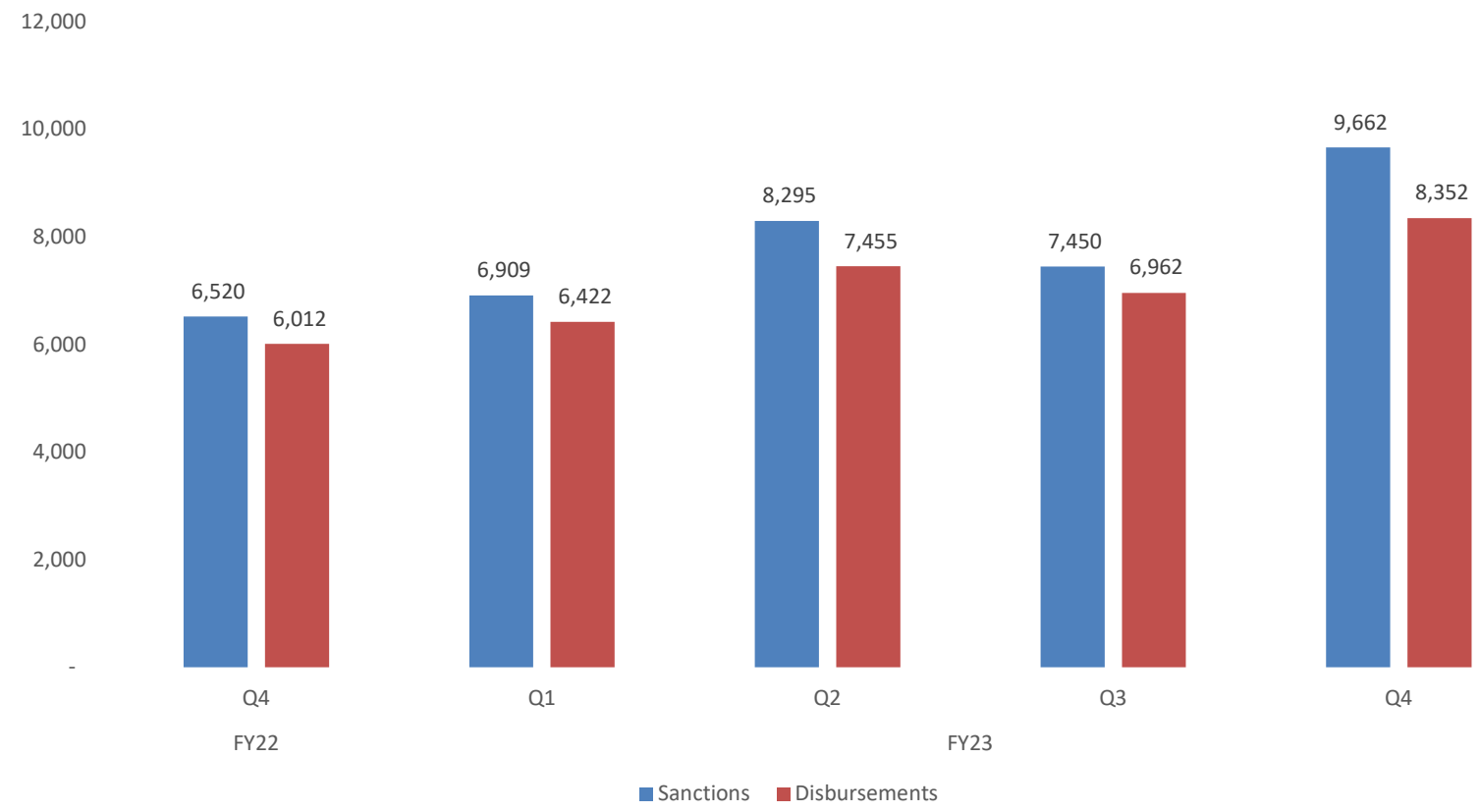
Employee strength
951

GNPA – 5.8%

ECL provision – 4.2%

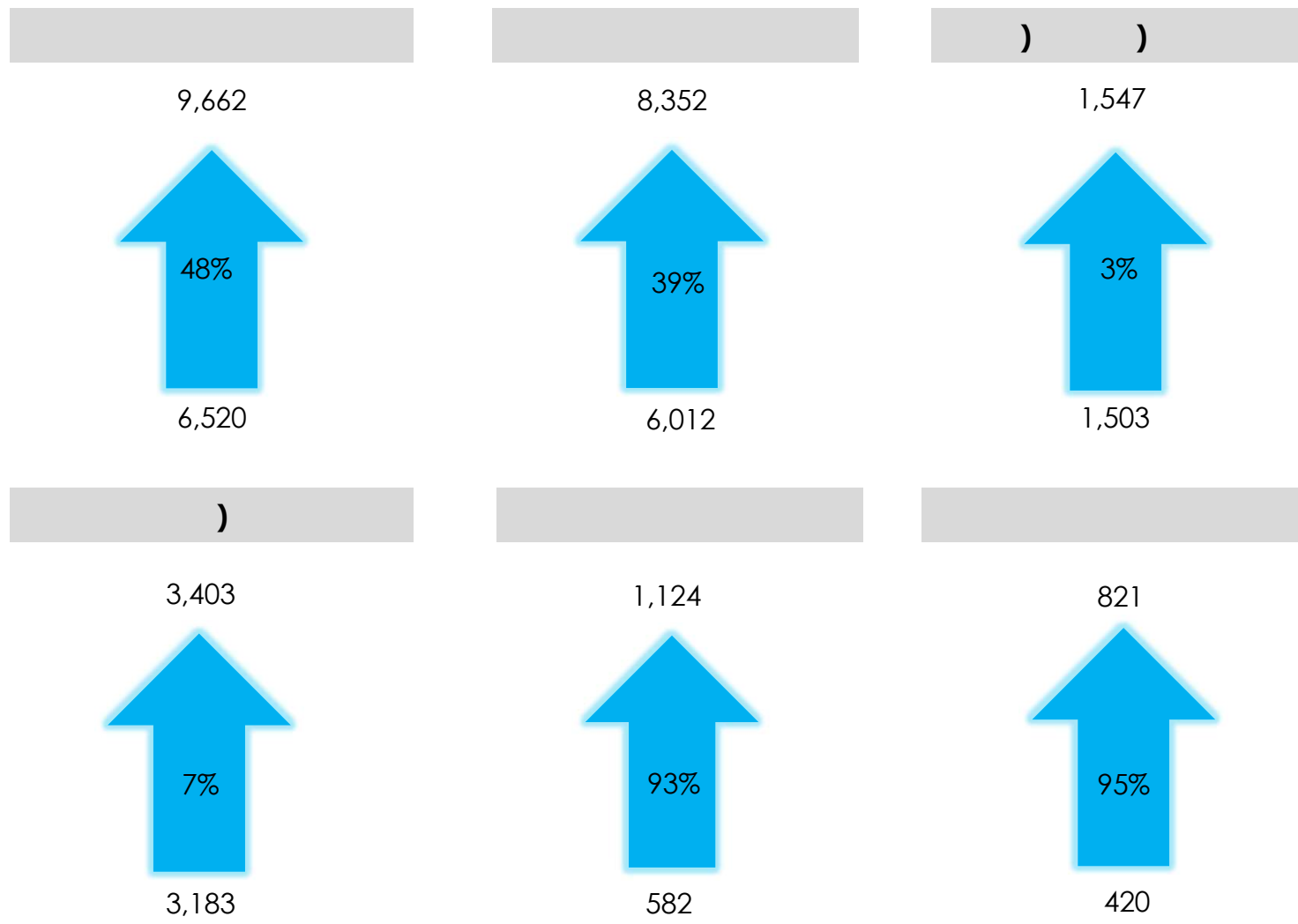


Figures in Rs million



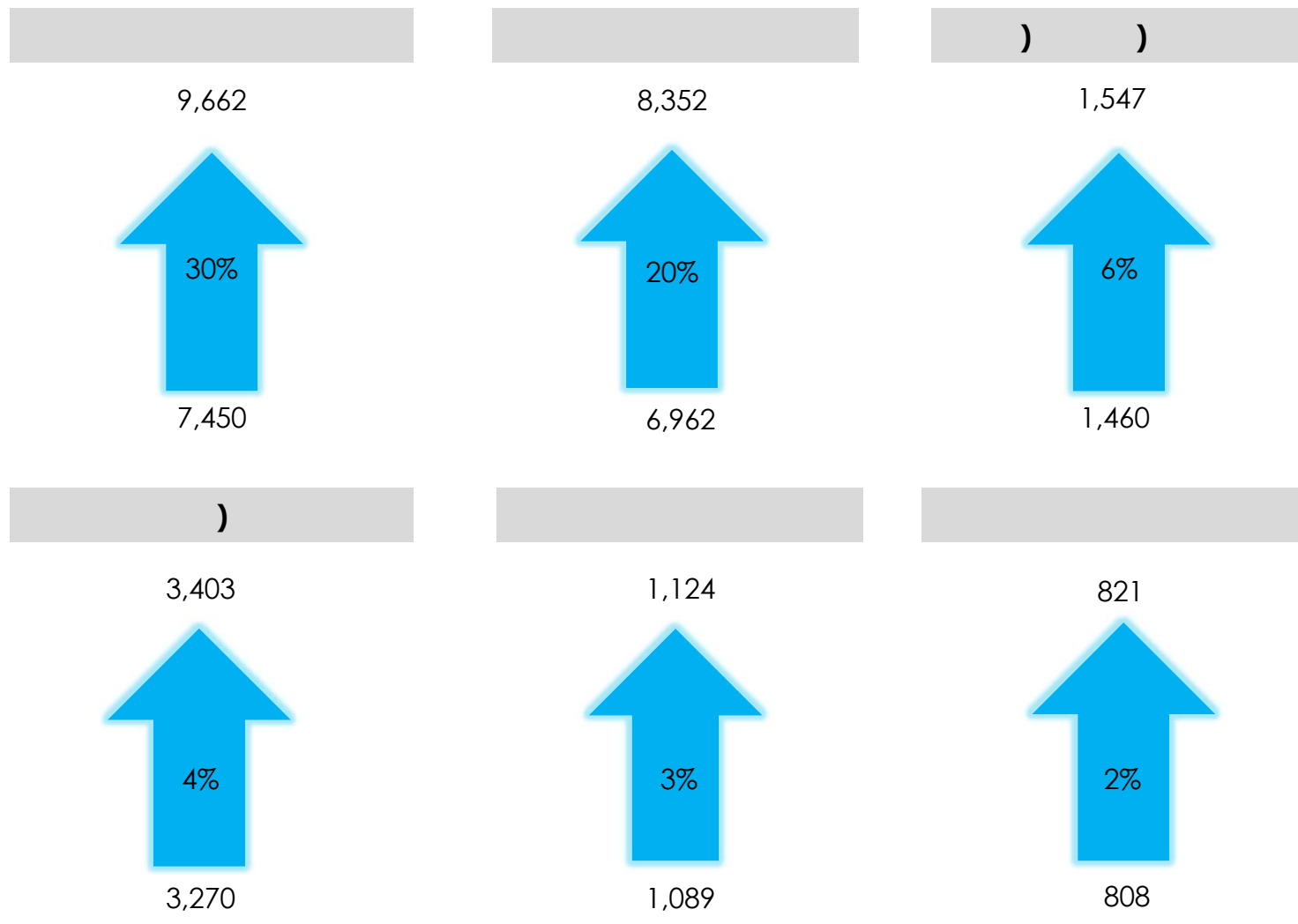


Figures in Rs million

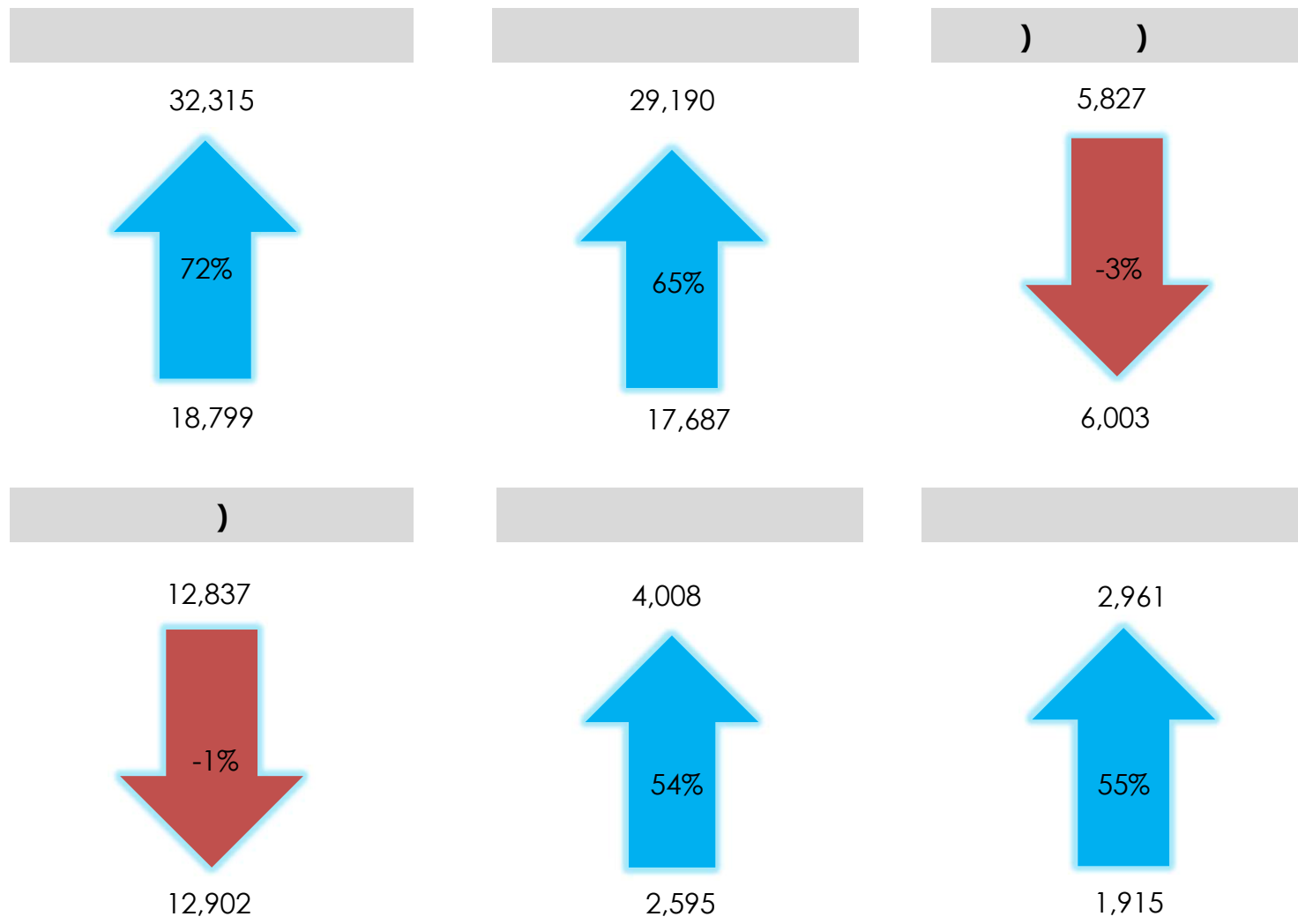




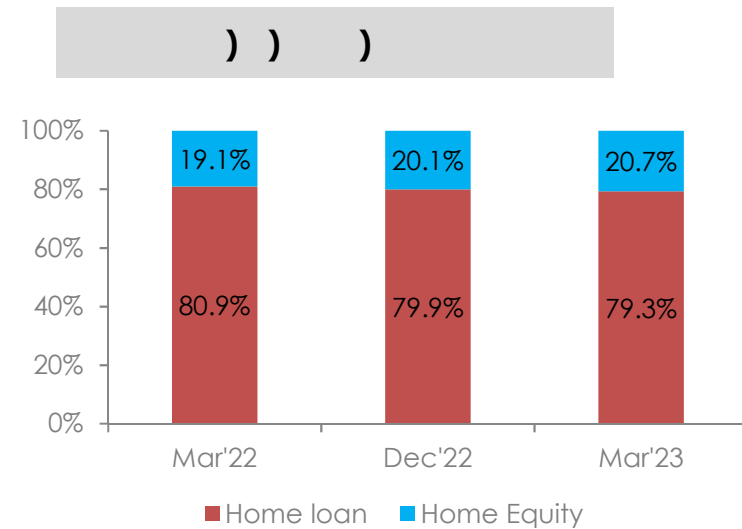
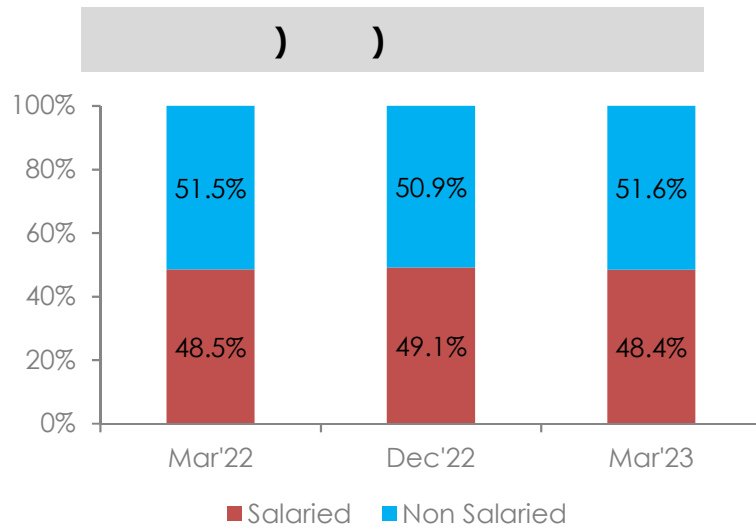
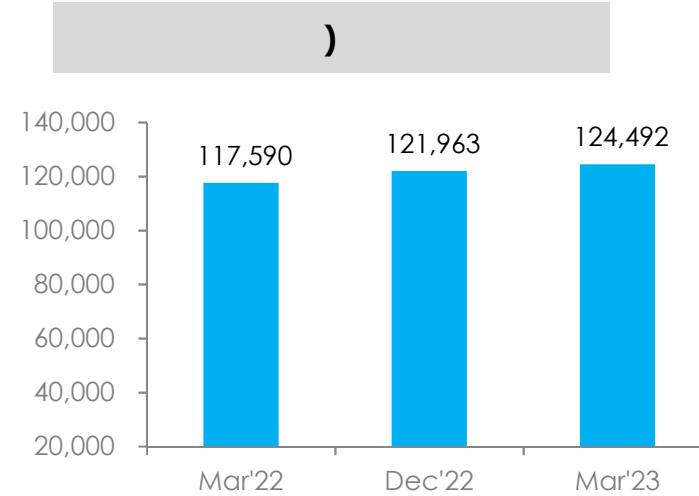
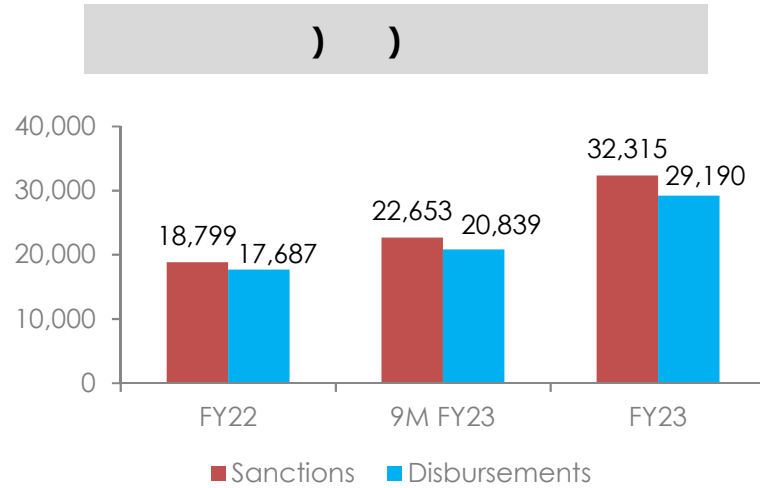
Figures in Rs million



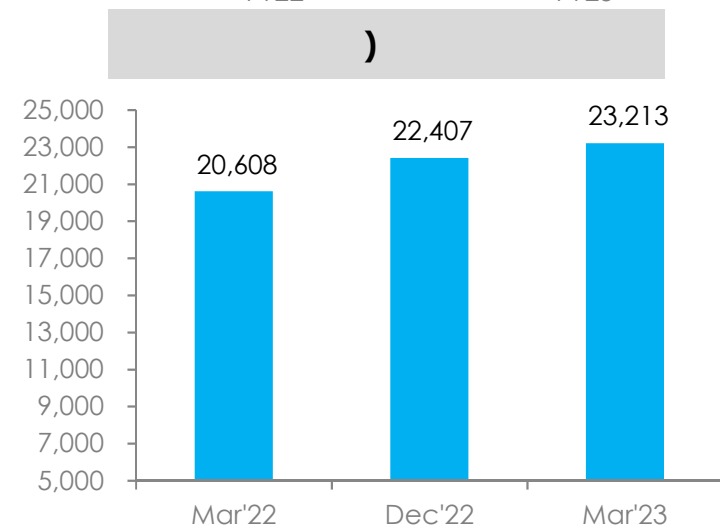
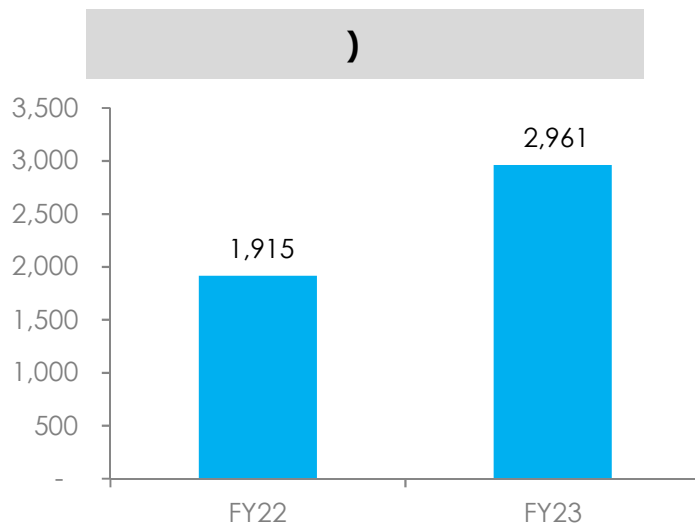
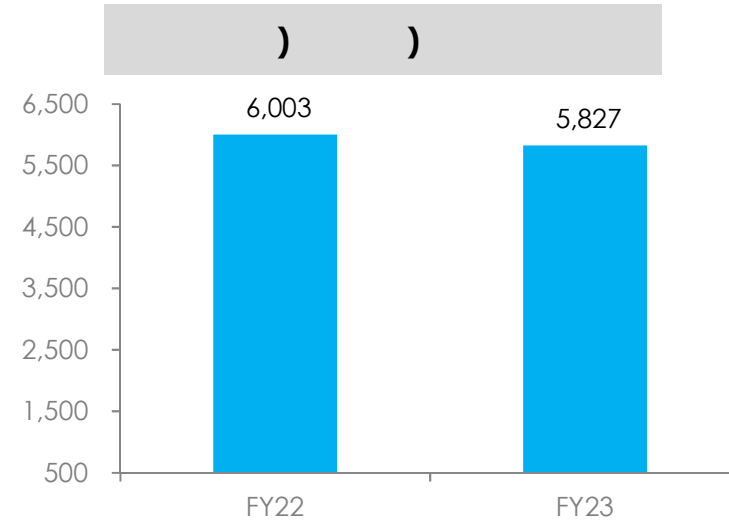
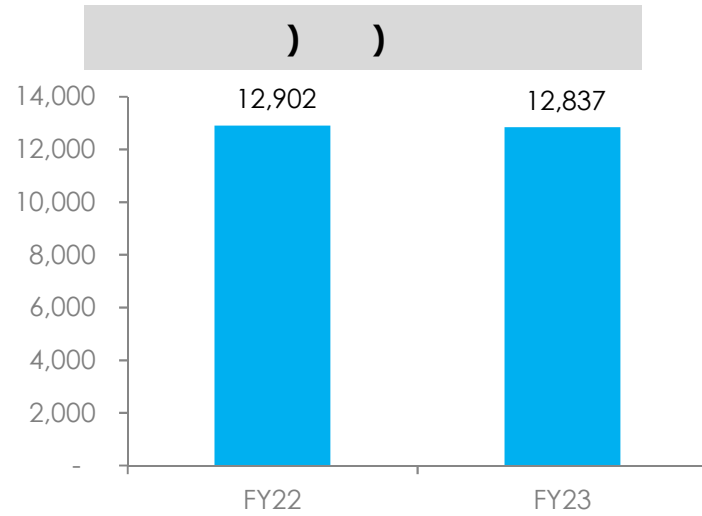
Figures in Rs million



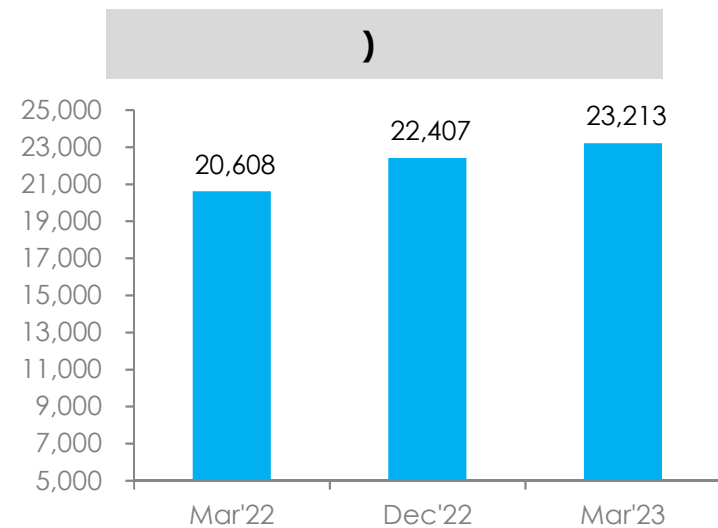
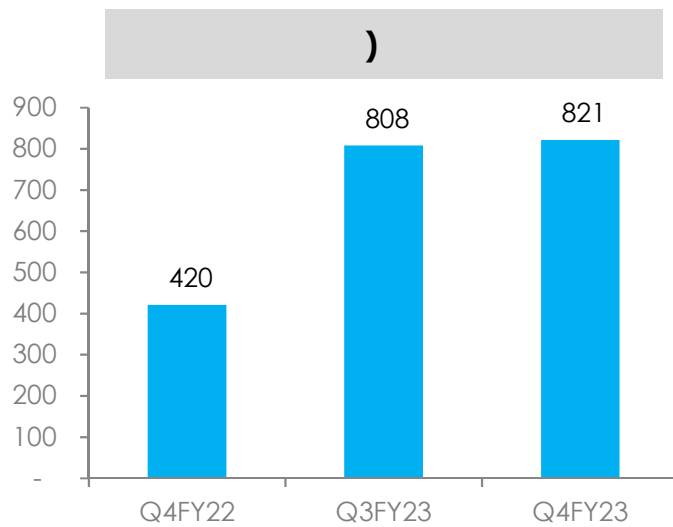
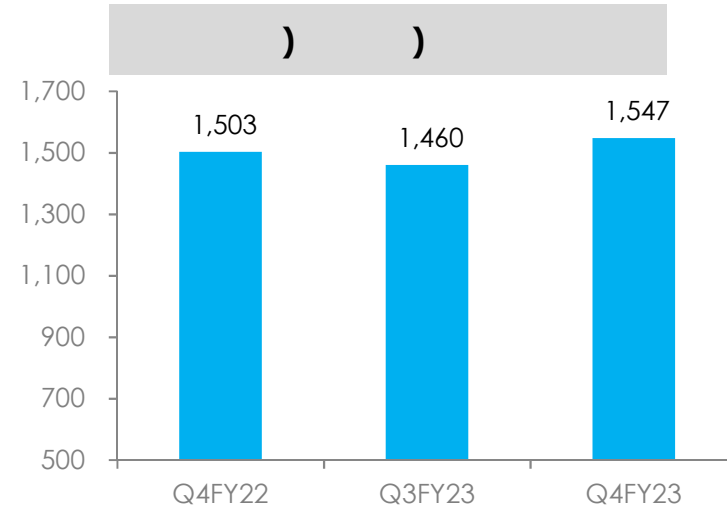
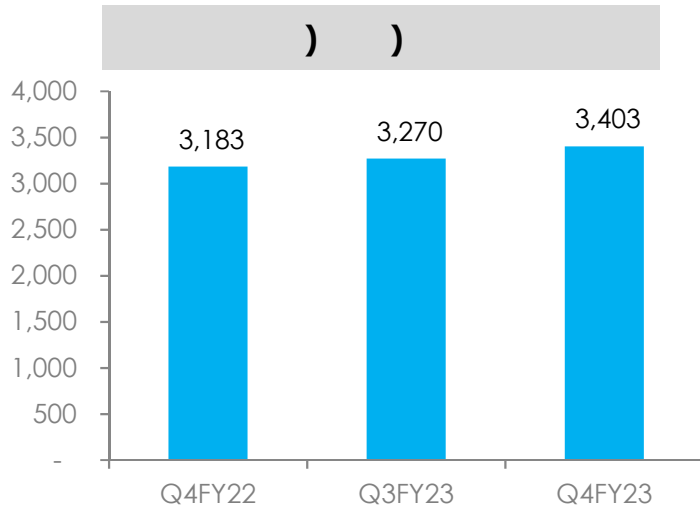
Figures in Rs million



Figures in Rs million



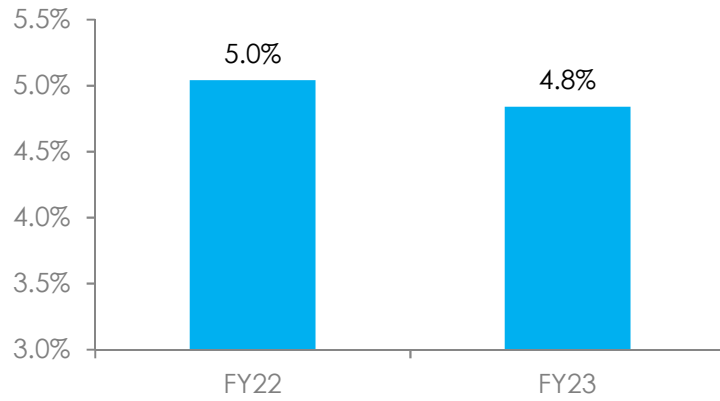
Figures in Rs million



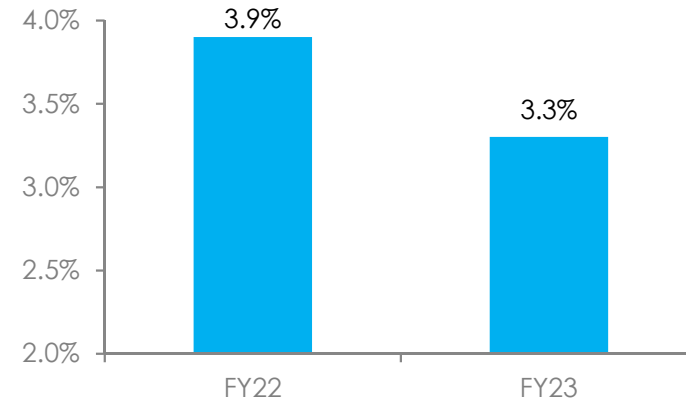
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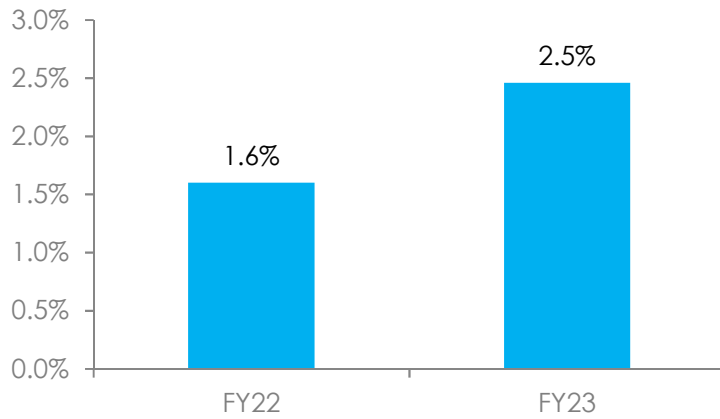
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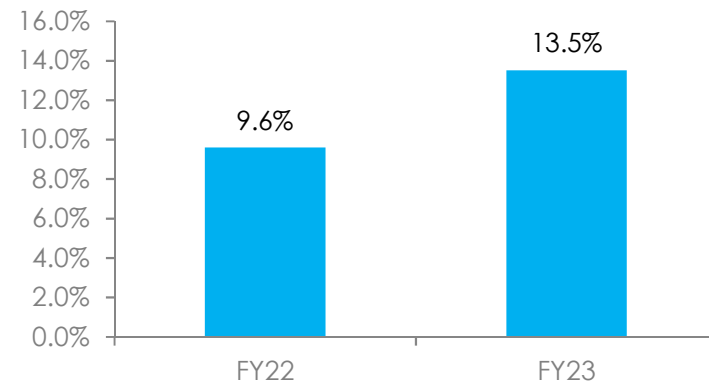
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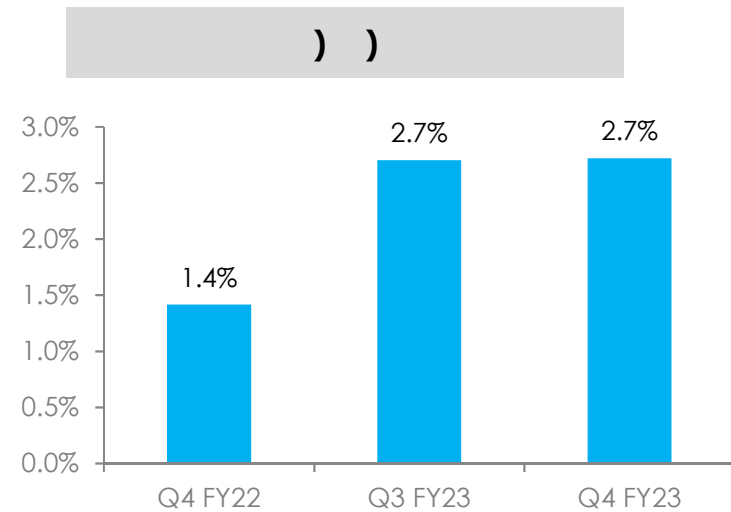
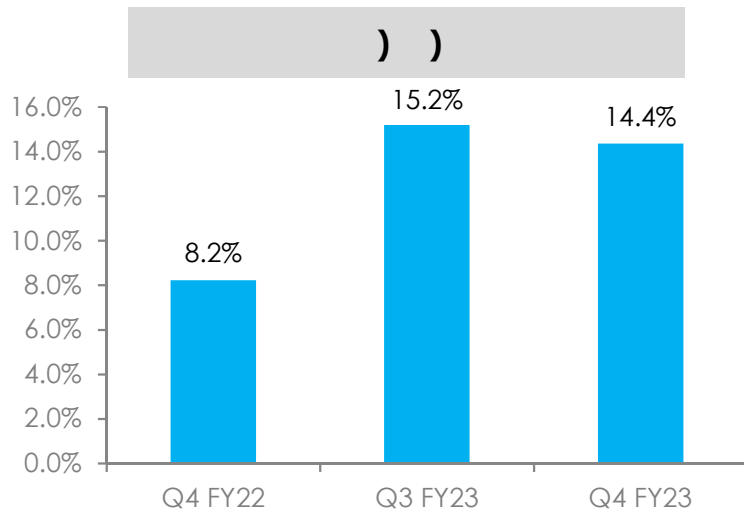
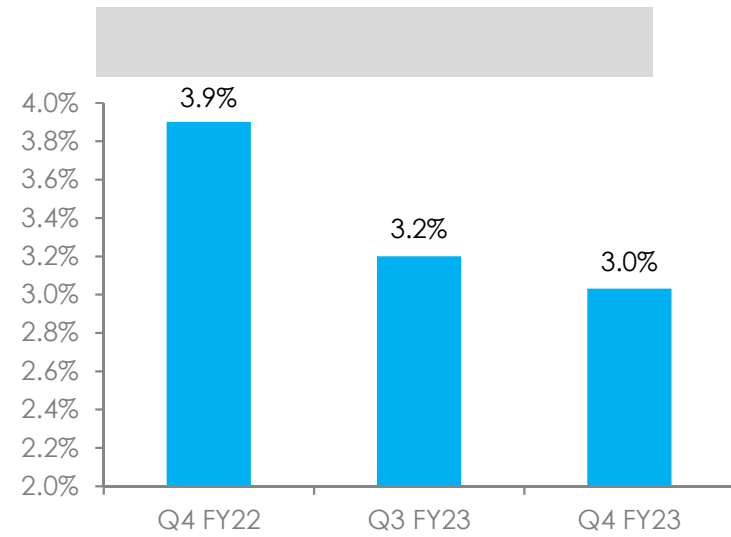
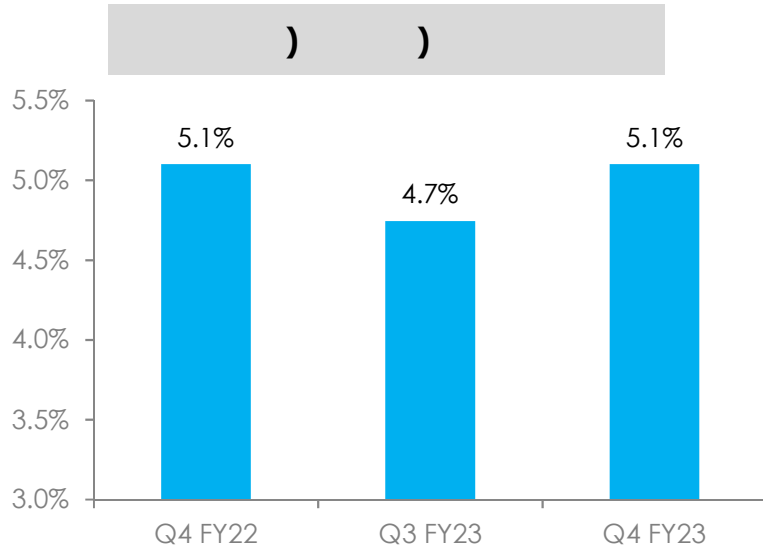


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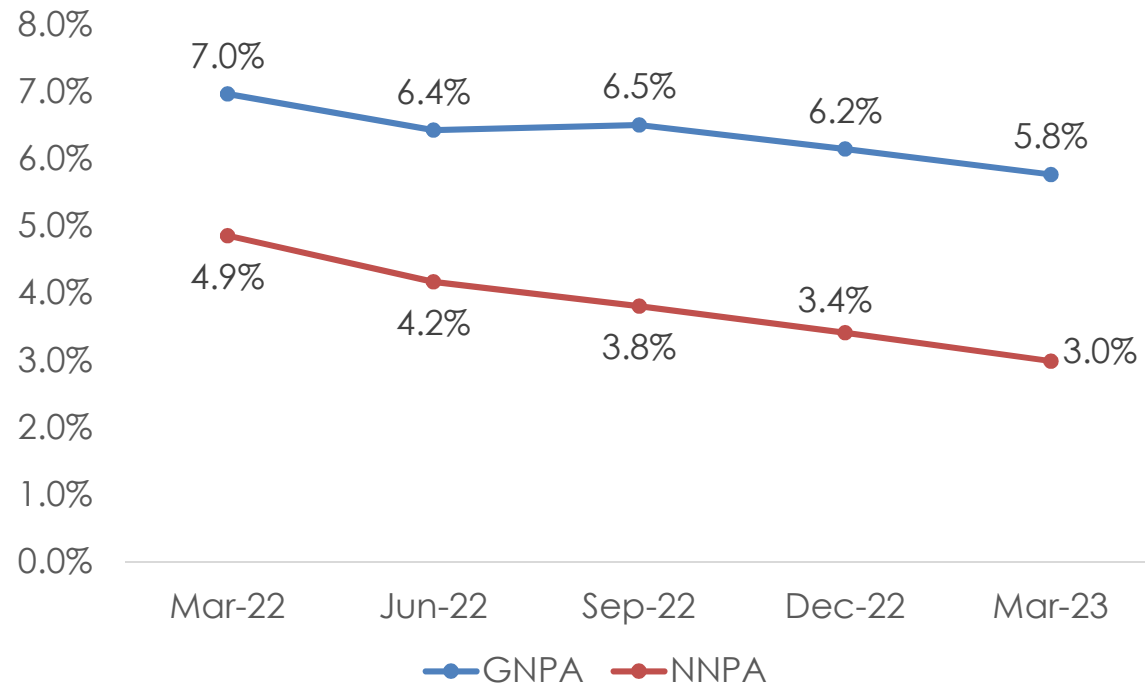
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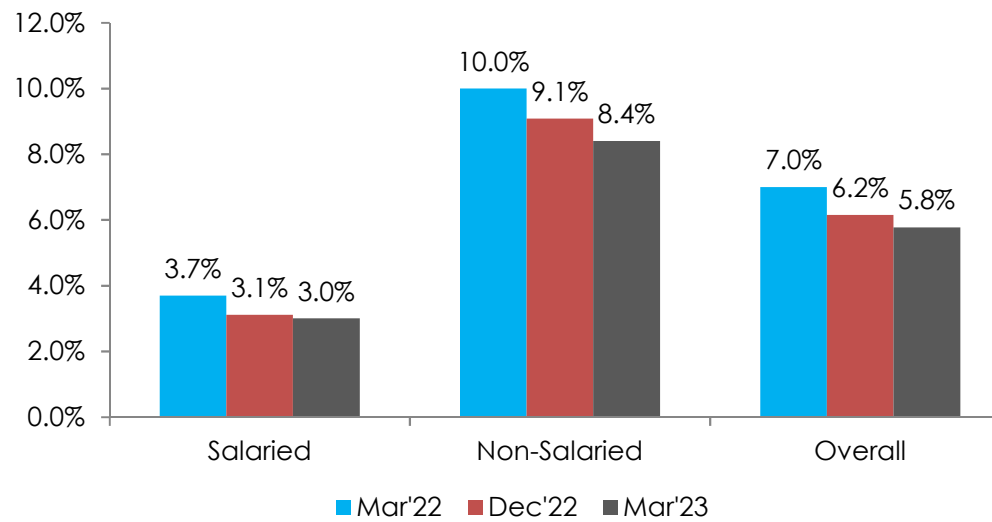
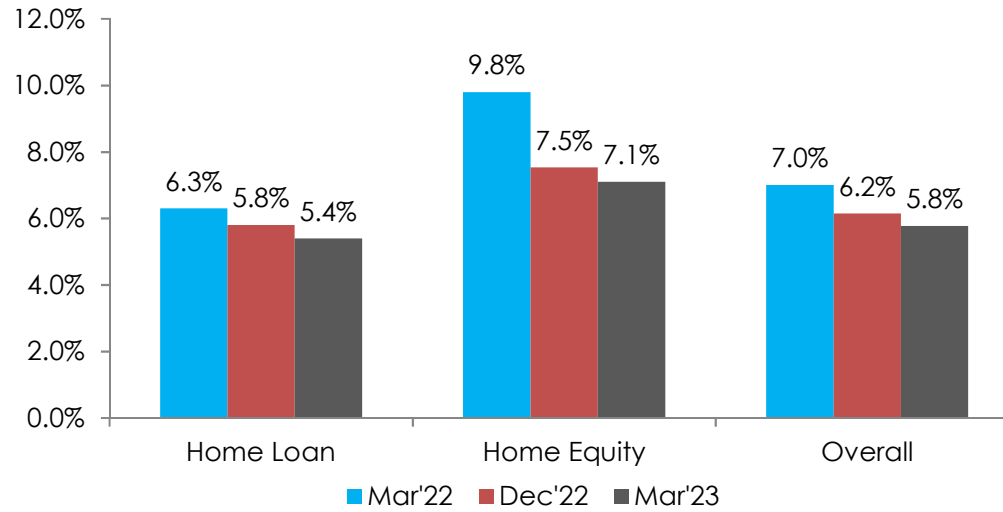
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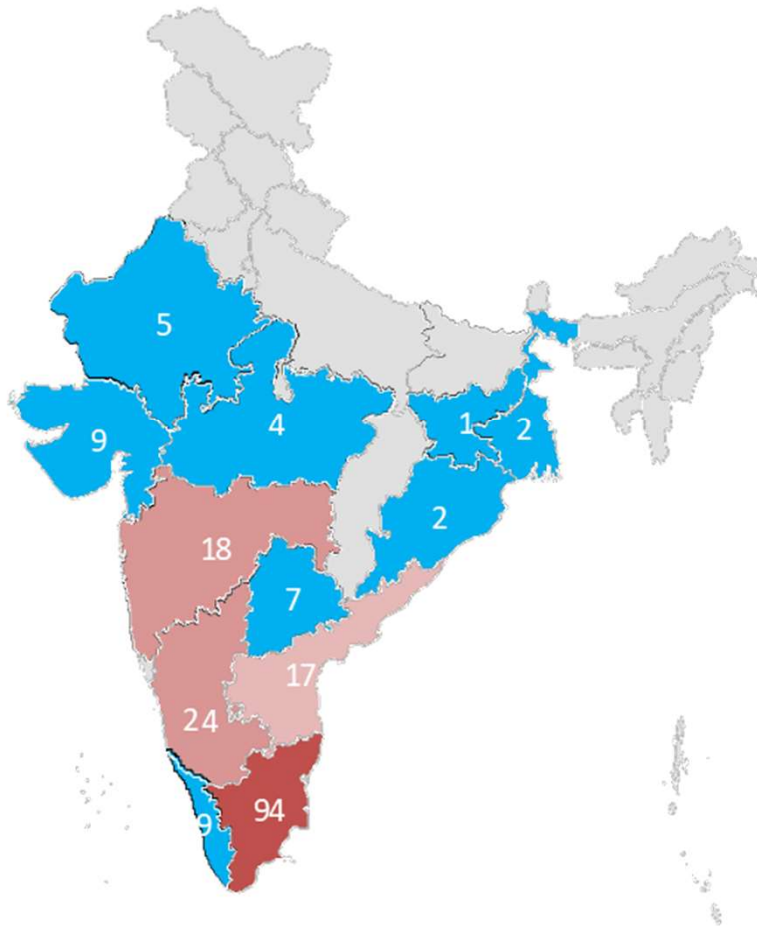
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Figures in Rs million

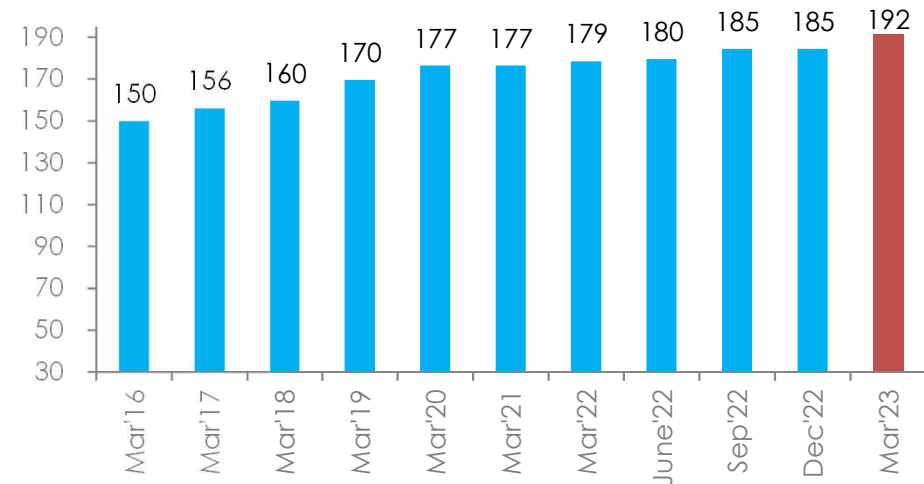
Gross Stage 3	8,198	7,503	7,187
% portfolio in Stage 3	7.0%	6.2%	5.8%
ECL provision - Stage 3	2,611	3,465	3,566
Net - Stage 3	5,587	4,038	3,621
Coverage ratio - Stage 3	31.9%	46.2%	49.6%
Gross Stage 1 & 2	109,392	114,460	117,305
% portfolio in Stage 1 & 2	93.0%	93.8%	94.2%
Total ECL provision	4,716	5,144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

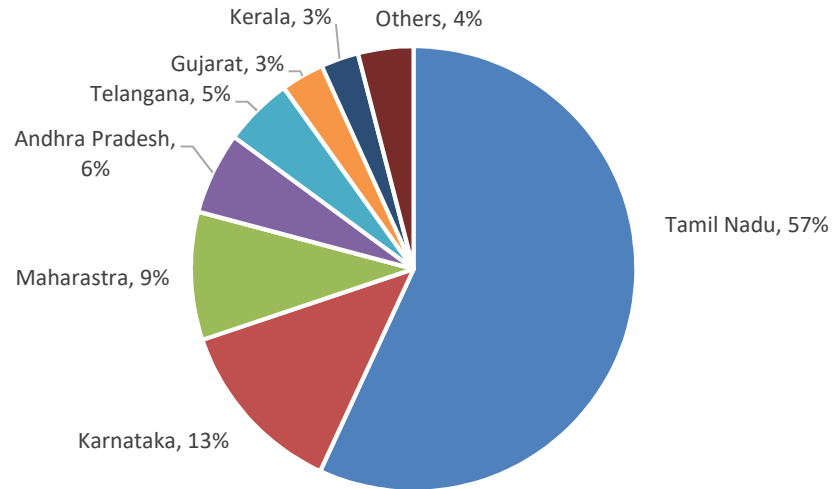
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Branch Network



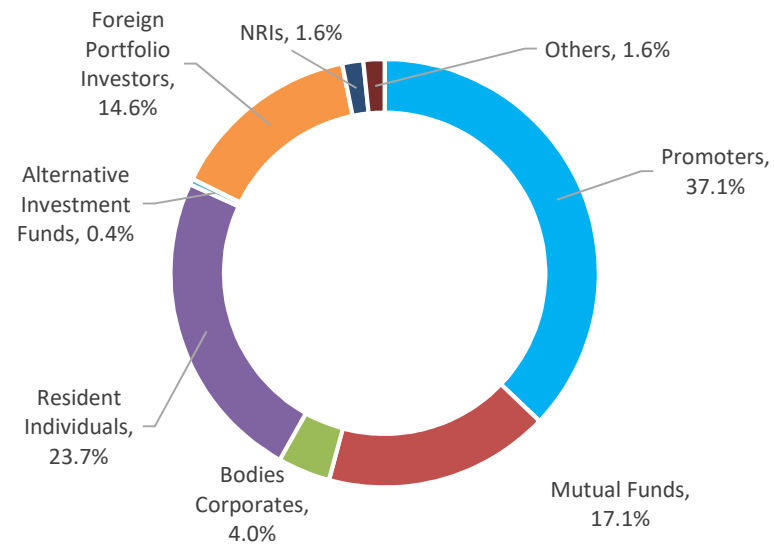
- ◆ Present in 12 states and 1 Union Territory with 159 branches and 33 satellite centers.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in West Bengal, Orissa, Maharashtra, Gujarat, Madhya Pradesh & Rajasthan.





	Mar-22	Dec-22	Mar-23	6 6	6 6
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%
	100%	100%	100%	6%	2%

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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%

Figures in Rs million

	2017	2018	2019	2020	2021	2022	2023	2024
Income:								
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%
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Expenses:								
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%
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Profit before tax	1,124	582	93%	1,089	3%	4,008	2,595	54%
Tax expense:								
Current tax	249	243	2%	234	6%	939	989	-5%
Deferred Tax	54	-82	-166%	47	15%	108	-309	-135%
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Other Comprehensive Income	-2	0	6A .	1	6 .	1.30	4.10	6 A
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Sanctions	Rs. Mn	6,520	B5)
Disbursements	Rs. Mn	6,012	A5)
Net interest income	Rs. Mn	1,503	5)
PAT	Rs. Mn	420	A)
NIM	%	5.1	7)
Yield on assets	%	10.8	7
Cost of funds	%	7.0	A7
Spread	%	3.8	7)
Return on assets	%	1.4	7)
Return on equity	%	8.2	7)

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Sanctions	Rs. Mn	18,799	5)
Disbursements	Rs. Mn	17,687	B5 B9)
Net interest income	Rs. Mn	6,003	5A)
PAT	Rs. Mn	1,915	B)
NIM	%	5.0	7A)
Yield on assets	%	10.8	97)
Cost of funds	%	6.9	7)
Spread	%	3.9	7)
Return on assets	%	1.6	7)
Return on equity	%	9.6	7)
Debt to Equity	X	4.7	7)

For any queries, please contact:

This presentation may have certain statements that may be “forward looking” including those relating to general business plans and strategy of Repco Home Finance Ltd., (RHFL), its future outlook and growth prospects. The actual results may differ materially from these forward looking statements due to a number of risks and uncertainties which could include future changes or developments in RHFL, the competitive environment, the company’s ability to implement its strategies and initiatives, respond to technological changes as well as sociopolitical, economic and regulatory conditions in India.

All financial data in this presentation is obtained from the audited financial statements and the various ratios are calculated based on these data. This presentation does not constitute a prospectus, offering circular or offering memorandum or an offer, invitation or a solicitation of any offer, to