

**SCRIP NAME: SRGHFL; SCRIP CODE: 534680; ISIN NO: INE559N01010**

Date: 09-08-2022

To,  
The GM (Listing)  
BSE Ltd.  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400001

Dear Sir/Madam,

**Subject: Investor Presentation- June 2022**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby provide the Investor Presentation (Performance Highlights) of the Company for the quarter ended June 30, 2022.

This Investor Presentation may also be accessed on the website of the Company at [www.srghousing.com](http://www.srghousing.com).

This is for your information and record.

Thanking You,

With Regards,

For SRG Housing Finance Limited

Vinod K. Jain  
Managing Director  
DIN: 00248843

# SRG HOUSING FINANCE LIMITED

## Q1FY23 PERFORMANCE HIGHLIGHTS

For Quarter ended June 2022

अपने घर में,  
अपनों के साथ ।



# DISCLAIMER

The information contained in this presentation is only current as of its date. Please note that the past performance of the company is not and should not be considered as, indicative of future results.

This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory environment. In addition to statements which are forward looking by reason of context, the words ‘may’, ‘will’, ‘should’, ‘expects’, ‘plans’, ‘intends’, ‘anticipates’, ‘believes’, ‘estimates’, ‘predicts’, ‘potential’ or ‘continue’ and similar expressions identify forward looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results, performances or events to differ materially from the results contemplated by the relevant forward looking statement. The factors which may affect the results contemplated by the forward looking statements could include, amongst others, future changes or developments in (i) the Company’s business, (ii) the Company’s competitive environment, and (iii) political, economic, legal and social conditions in India.

The Company assumes no responsibility to publicly amend, modify or revise any forward looking statements on the basis of any subsequent developments, information or events or otherwise. Unless otherwise stated in this document, the information contained herein is based on management information and estimates.

The information contained herein is subject to change without notice and past performance is not indicative of future results. Company may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. This presentation may not be copied and disseminated in any manner.

**The first company in India to migrate from BSE SME Platform to the BSE Main Board in 2015**

**Touched AUM of Rs 349 crore as on 30 June 2022**

**Best in class NIMs and Profit Margin**

**Focused on small ticket loans and low LTV**

**India's Growth Champions 2022 by Economic Times**

## ABOUT US

Established in 1999, we are a strong retail affordable housing finance company with rich expertise and experience. We primarily cater to the underserved rural and semi urban populace in central and western India. We are engaged in providing Individual Housing Loans and Loan Against Property and are the first company in Rajasthan to get registered with National Housing Bank (NHB).

Today SRG Housing Finance is present across 4 states namely Rajasthan, Madhya Pradesh, Gujarat and Maharashtra with 50 branches across the four states. Our AUM as of 31 March 2022 stood at Rs 340 crore.

# VISION, MISSION & VALUES

## Vision

To be a universally respected financial services organization

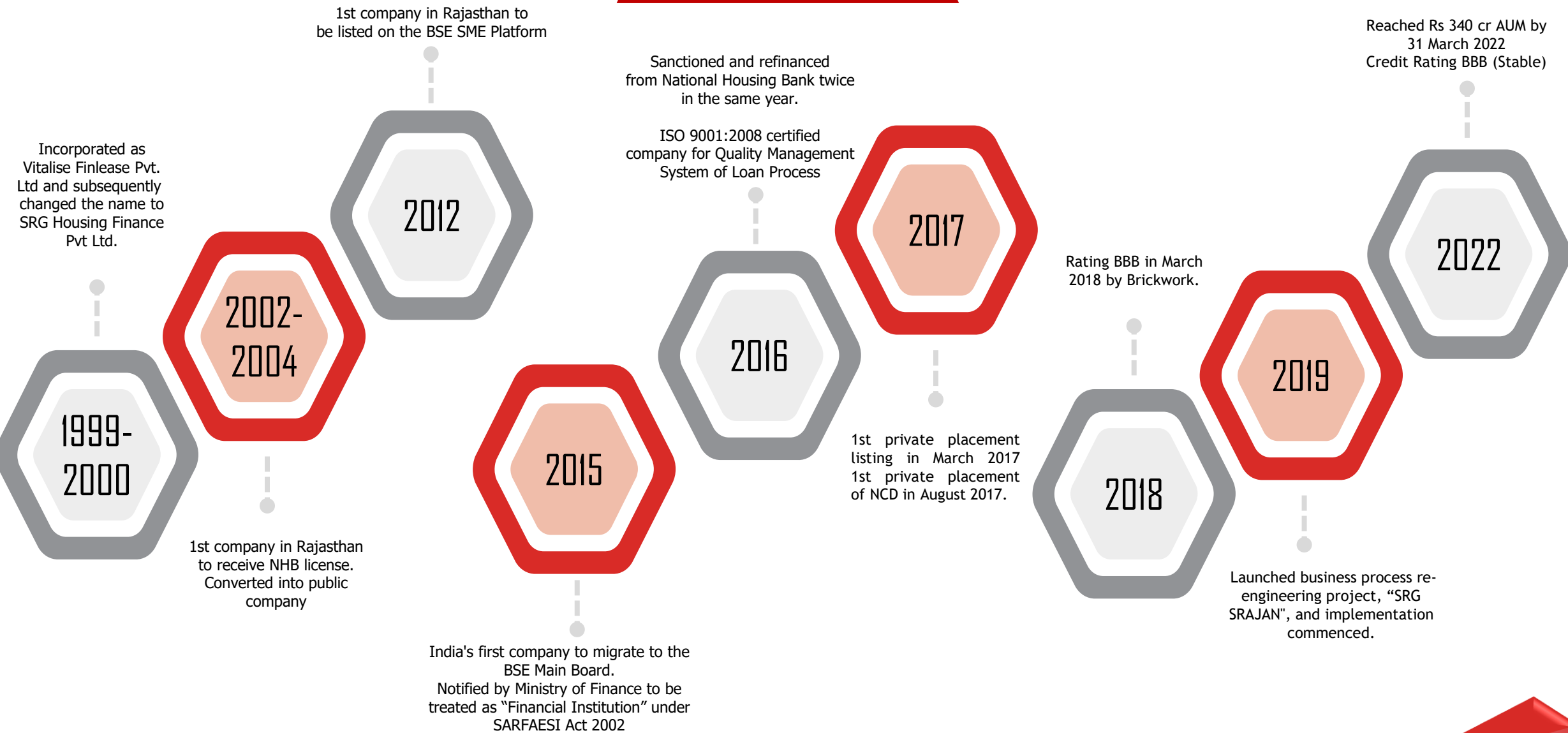
## Mission

Our company is single-minded in its determination to achieve excellence in all that we do. We are dedicated to achieving the highest standards in the areas of FINANCE.

## Values

Our mantra for success is customer delight, by delivering quality services and to go further and achieve outstanding value and performance for all our customers and stakeholders.

# OUR JOURNEY



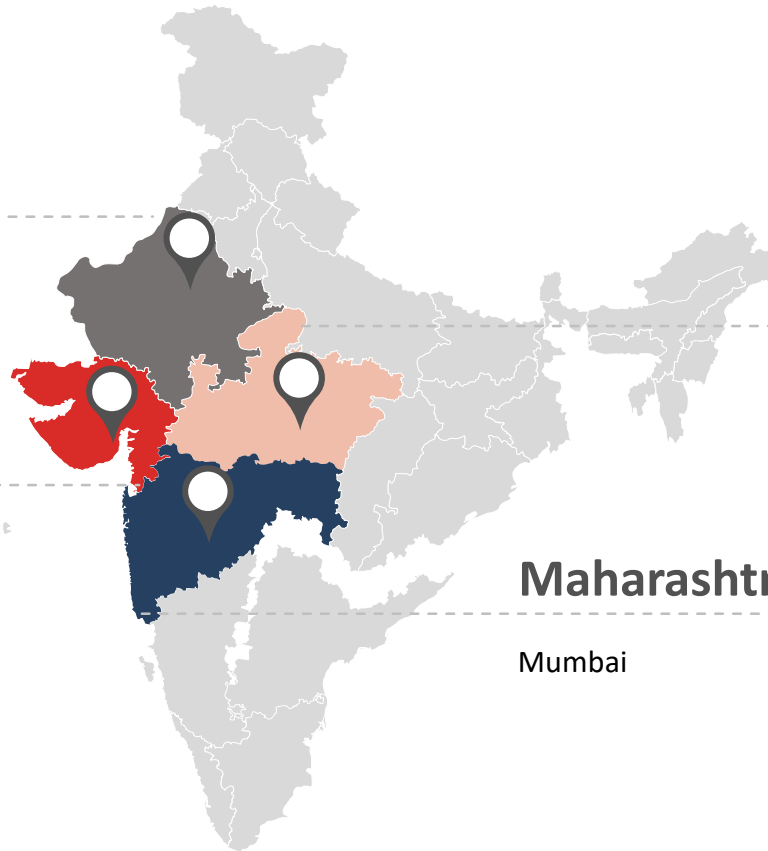
# OUR NETWORK

## Rajasthan (22 branches)

Banswara, Bhilwara, Jaipur, Sagwara, Beawar, Chittorgarh, Salumbar, Kota, Sumerpur, Rajsamand, Sirohi, Bijainagar, Udaipur, Jodhpur, Pali, Kishangarh, Shahpura (Jaipur), Begun, Jaitaran, Kekri, Gangapur (Bhilwara), Shahpura (Bhilwara)

## Gujarat (9 branches)

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad, Bharuch, Valsad, Himmatnagar



## Madhya Pradesh (18 branches)

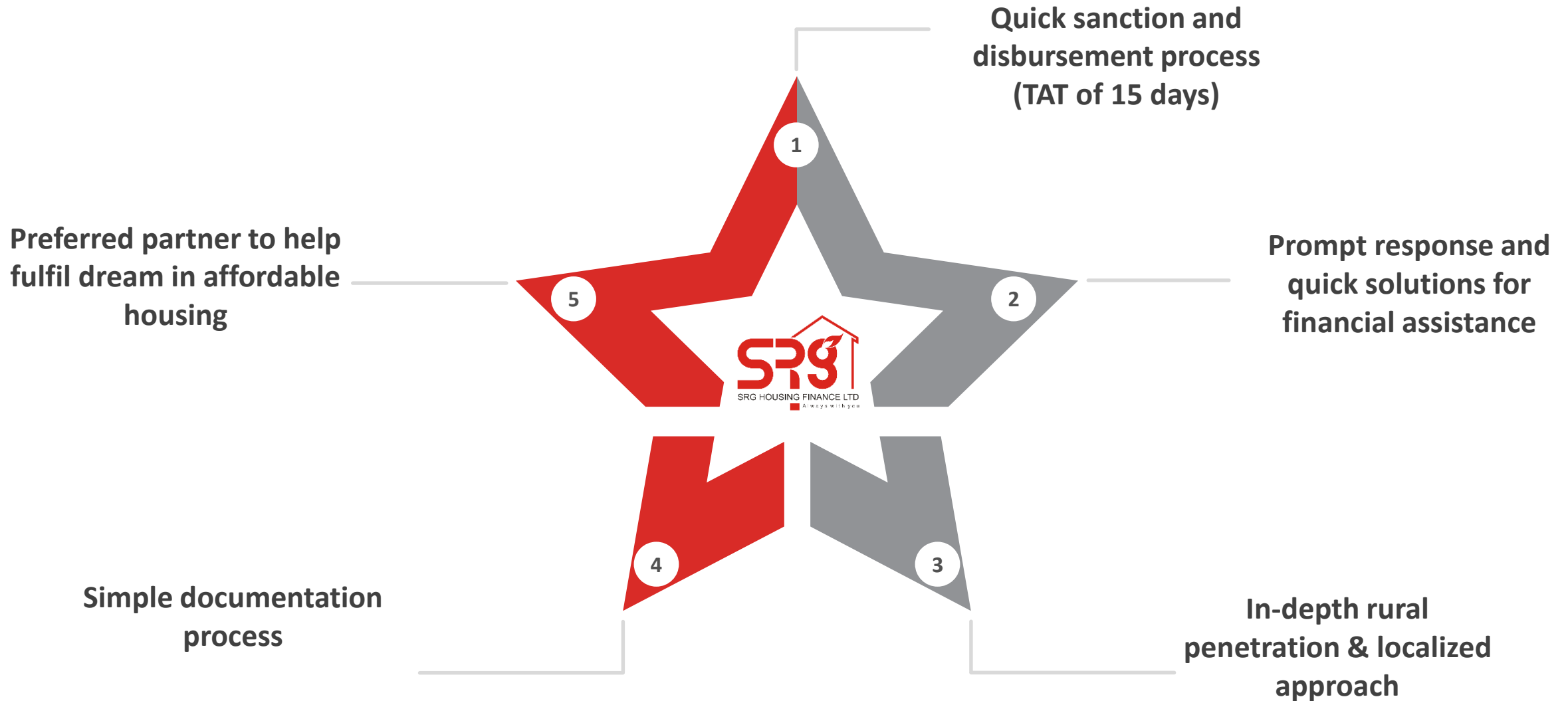
Mandsaur, Ratlam, Manasa, Neemuch, Shamgarh, Ujjain, Dhar, Ashta, Indore, Dewas, Burhanpur, Badnawar, Alot, Khargone, Khandwa, Sehore, Nagda, Sanawad

## Maharashtra (1 branch)

Mumbai

Map not to scale. For illustrative purposes only.

# WHY BORROWERS PREFER SRG





# PERFORMANCE HIGHLIGHTS FOR Q1FY23

---

- Gross Loan Book reaches Rs 349.05 Cr (+8.30% YoY)
- Loan Disburse of Rs. 25.92 Cr during the quarter
- Net Interest Income (NII) is Rs 11.1 cr (+18.72% YoY)
- CRAR 39.65%
- NNPA stood at 0.41% and GNPA at 2.45%
- Average Lending rate 23.15% against borrowing cost of 10.73%
- Loan Spread continued to remain strong at ~12%
- Total Net Worth as on June 30, 2022 is Rs.118.62 Crore (+21.4% YoY)
- Return on Average Equity (ROAE) for the quarter is at 4.23%
- Debt Equity Ratio / Gearing Ratio is 2.48 times

**Credit Rating BBB (Stable)**

# KEY FINANCIAL HIGHLIGHTS

Rs in crore

Sr. No.	Particulars	Q1 FY23 (3M)	Q1 FY22 (3M)	Q4FY22 (3M)	FY22 (12M)
1	New Approvals	26.58	2.68	39.14	88.79
2	Disbursements	25.92	6.84	33.53	84.89
3	Outstanding Loan Book	349.05	322.30	340.01	340.01
4	Interest Income	19.15	16.70	19.55	72.95
5	Fees & Other Income	1.97	0.88	3.02	7.51
6	<b>Total Income</b>	21.12	17.58	22.57	80.46
7	Interest Expenditure	8.05	7.35	7.83	30.55
8	Other Expenditure	7.02	4.84	7.03	24.03
9	<b>Total Expenditure</b>	15.07	12.19	14.86	54.58
10	<b>Profit Before Tax &amp; Provision</b>	6.05	5.39	7.71	25.88
11	Net Interest Income	11.10	9.35	11.72	42.40
12	Cost To Interest Income	0.79	0.73	0.76	0.75
13	Provision For SA & NPA	0.13	0.35	0.46	0.35
14	<b>Profit Before Tax</b>	5.92	5.04	7.25	25.53

# KEY FINANCIAL HIGHLIGHTS

Rs in crore

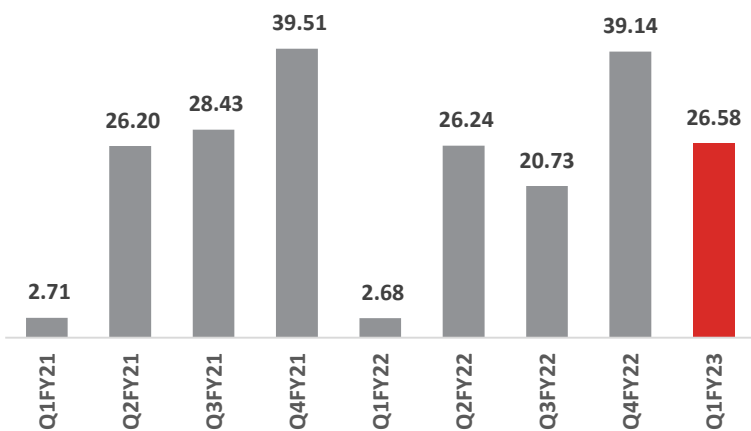
Sr. No.	Particulars	Q1FY23 (3M)	Q1FY22 (3M)	Q4FY22 (3M)	FY22 (12M)
15	Provision For Taxation & DTL	1.01	0.96	1.49	5.21
16	<b>Profit After Tax</b>	4.91	4.08	5.76	20.32
17	Other Comprehensive Income(Net Of Tax)	-0.03	0.00	-0.04	-0.19
18	<b>Total Comprehensive Income</b>	4.88	4.08	5.72	20.13
19	Earning Per Share	3.78	3.14	4.43	15.63
20	Gross NPA	8.54	7.93	8.4	8.4
21	Gross NPA Ratio(%)	2.45	2.46	2.47	2.47
22	Net NPA	1.41	1.30	1.41	1.41
23	Net NPA Ratio(%)	0.41	0.41	0.42	0.42

# KEY FINANCIAL RATIOS

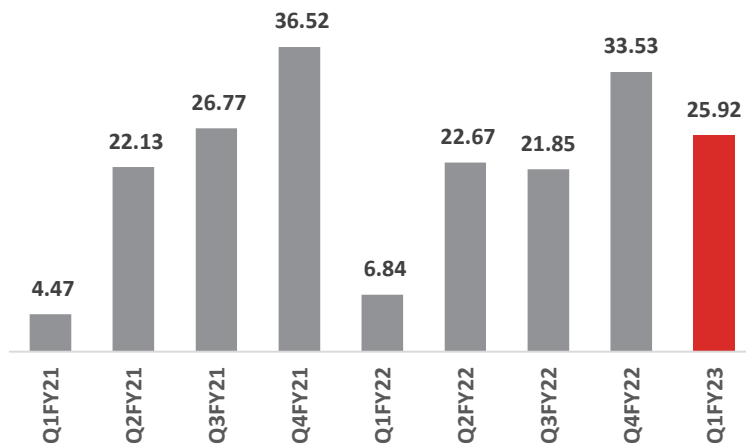
Sr. No.	Particulars	Q1FY23 (3M)	Q1FY22 (3M)	FY22 (12M)
1	Return on Average Assets	1.16	1.04	5.01
2	Return on Average Equity	4.23	4.27	19.6
3	Earning Per Share (Rs.)	3.78	3.14	15.63
4	Net Interest Margin (%)	3.22	2.89	12.74
5	Borrowing Cost (%)	10.73	10.53	10.56
6	Spread (%)	12.42	12.63	12.6
7	Cost Income Ratio (%)	53.71	47.31	48.13
8	Capital Adequacy Ratio (%)	39.65	40.65	38.3
	Tier-I	39.26	40.01	37.91
	Tier-II	0.39	0.64	0.39
9	Average Lending Rate (%)	23.15	23.16	23.16
10	GNPA%	2.45	2.46	2.47
11	NNPA%	0.41	0.41	0.42

# KEY PERFORMANCE INDICATORS (1/3)

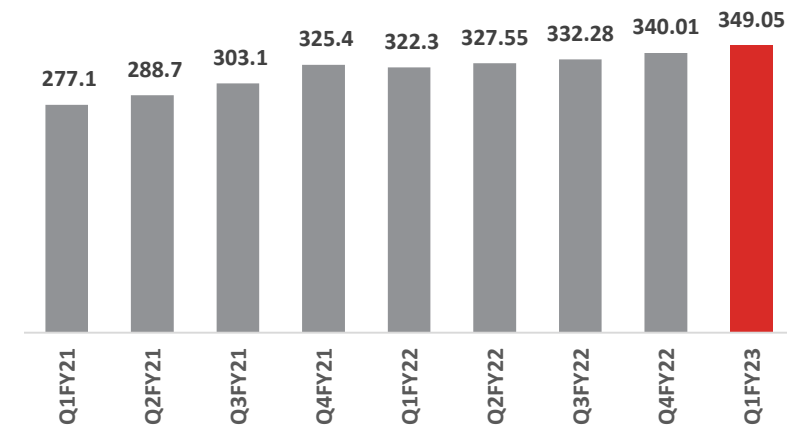
### New Approvals (Rs. Crore)



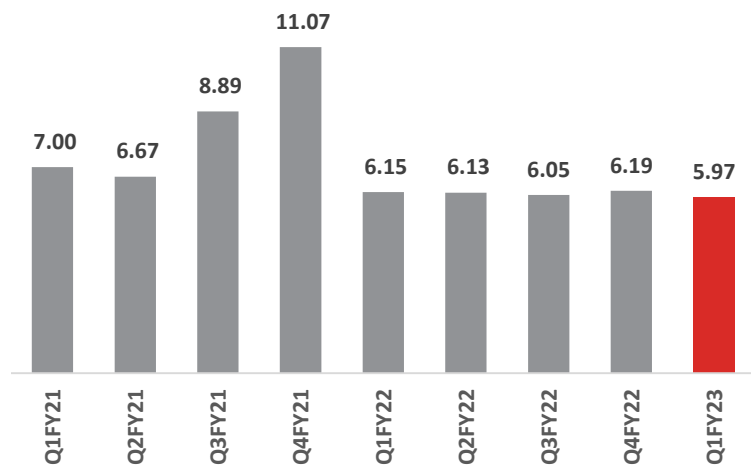
### Disbursements (Rs. Crore)



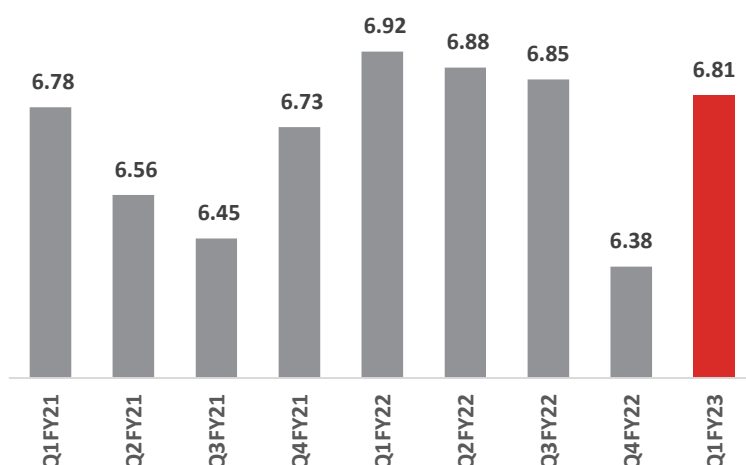
### AUM (Rs. Crore)



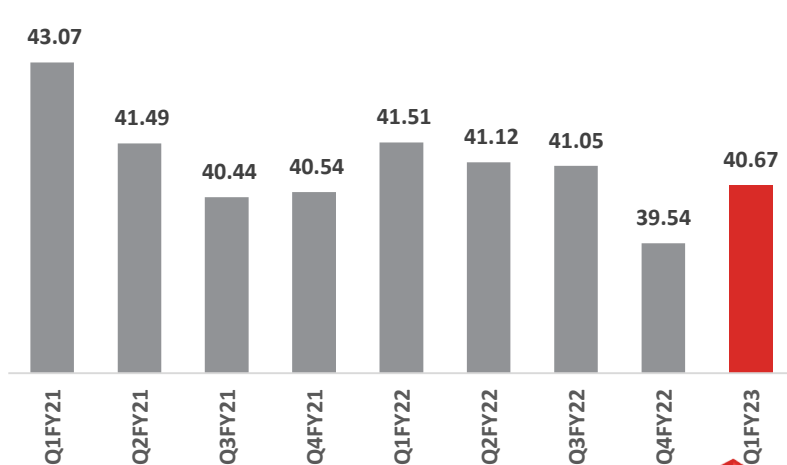
### Average Ticket Size (Rs. Lakhs)



### Average Tenure (Years)

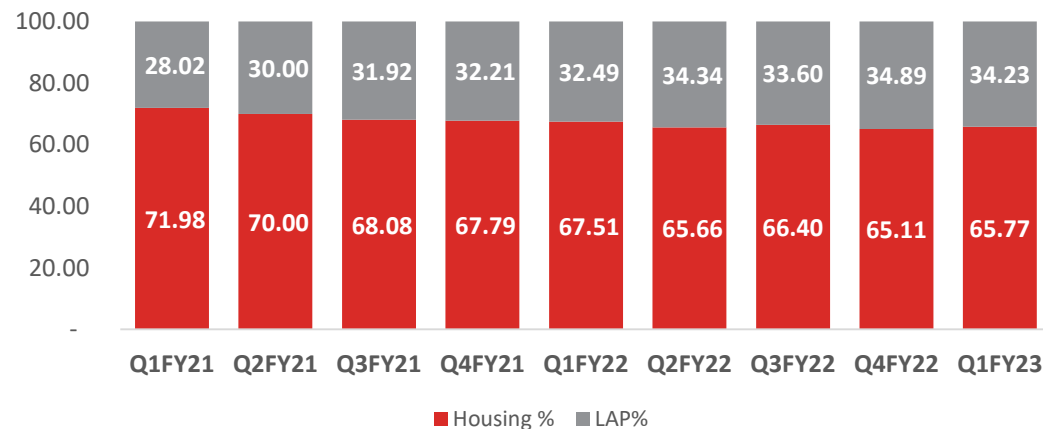


### Average LTV (%)

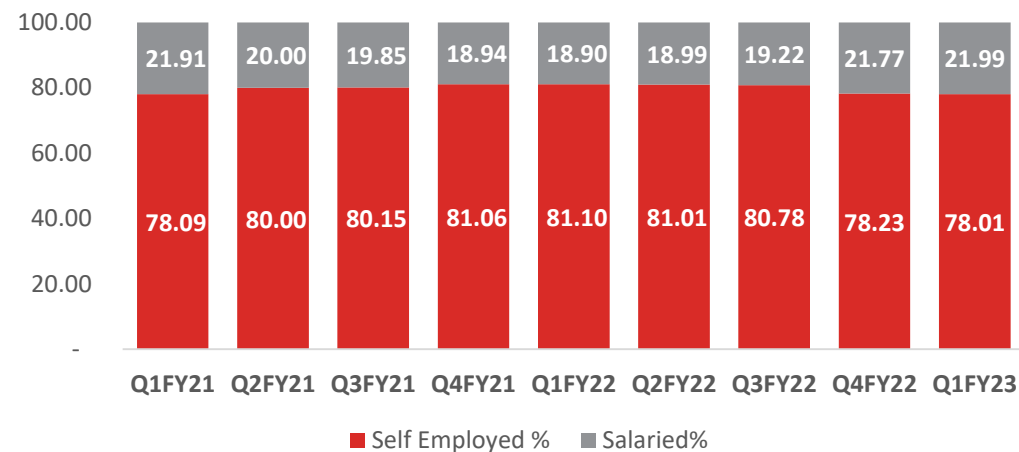


# KEY PERFORMANCE INDICATORS (2/3)

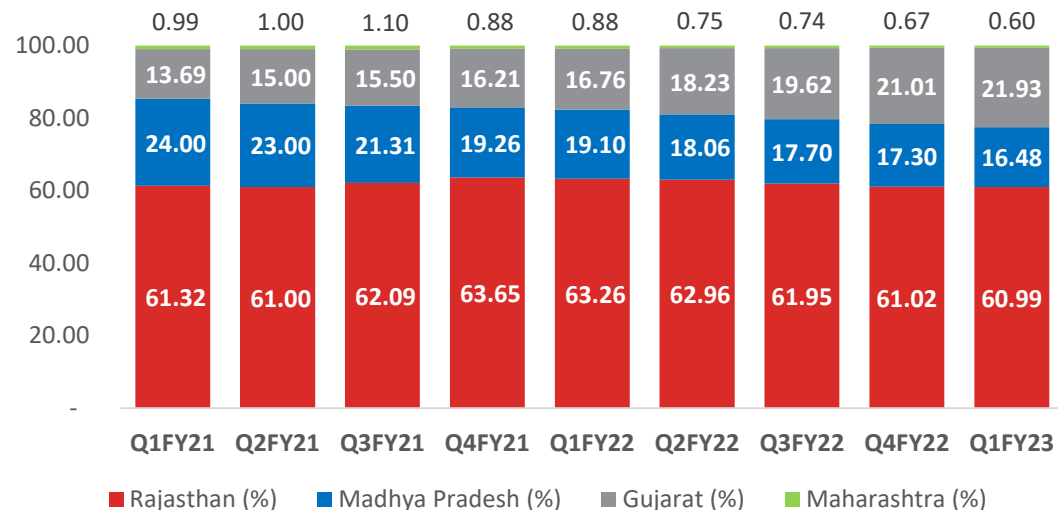
### Loan book break up - Product Category (%)



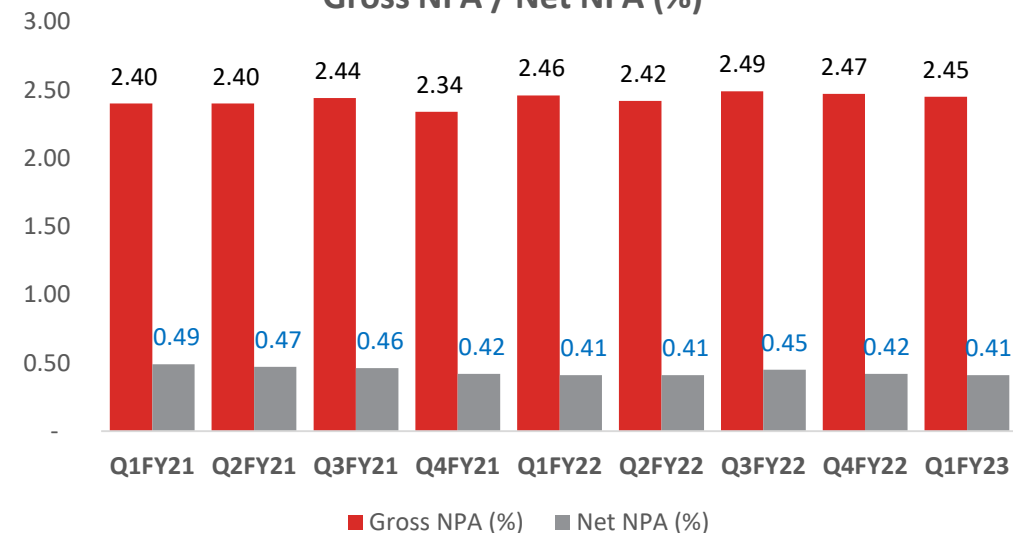
### Loan book break up - Customer Profile (%)



### State Wise Loan Book (%)

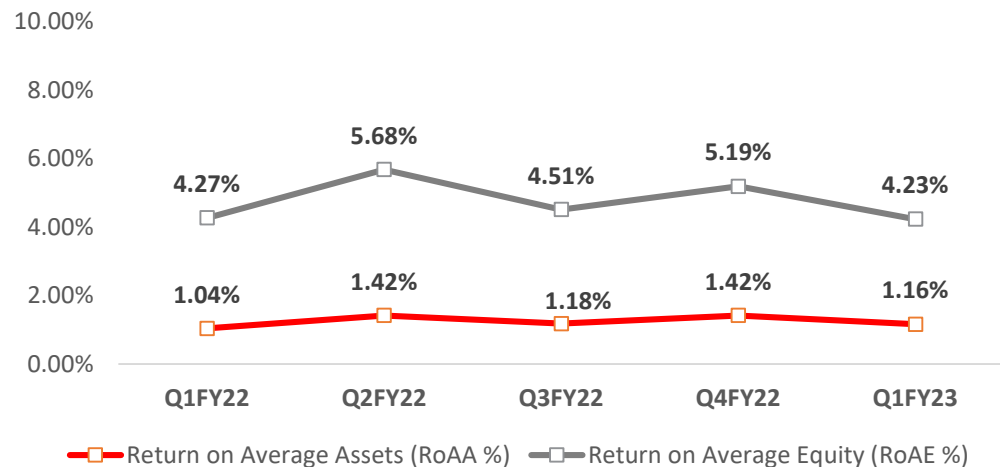


### Gross NPA / Net NPA (%)

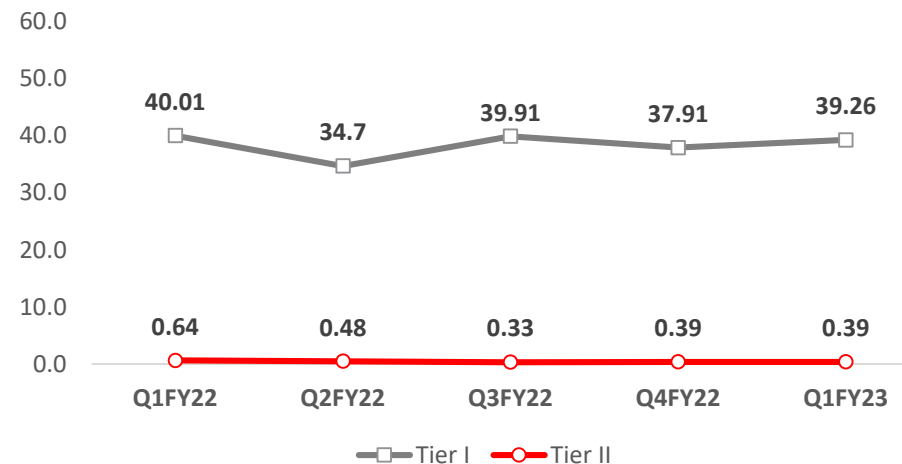


# KEY PERFORMANCE INDICATORS (3/3)

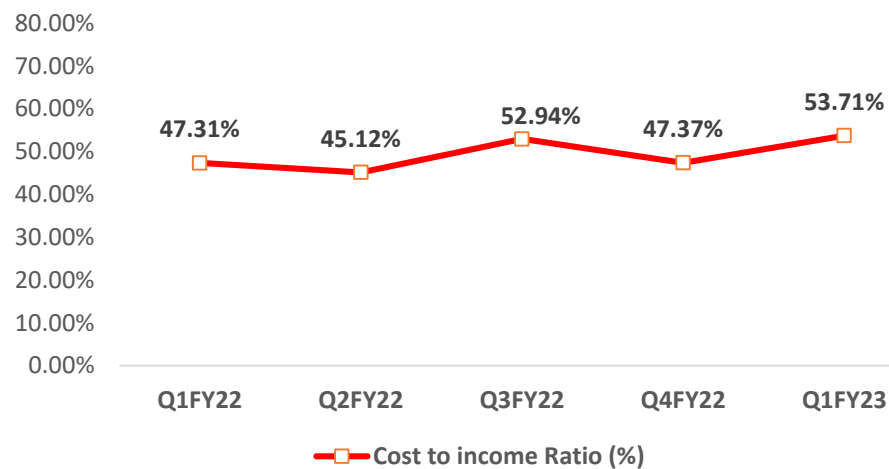
### Return Ratios (%)



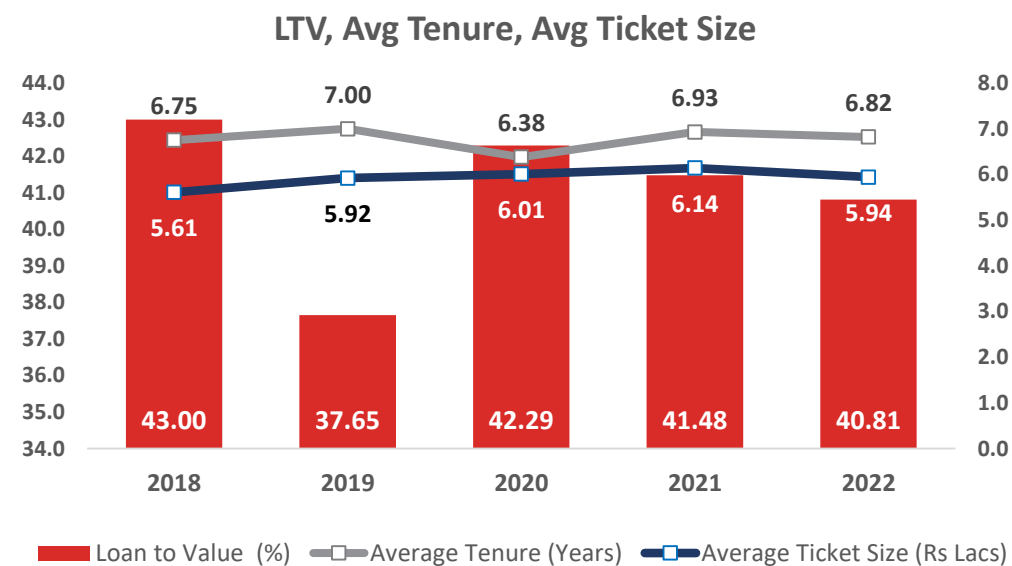
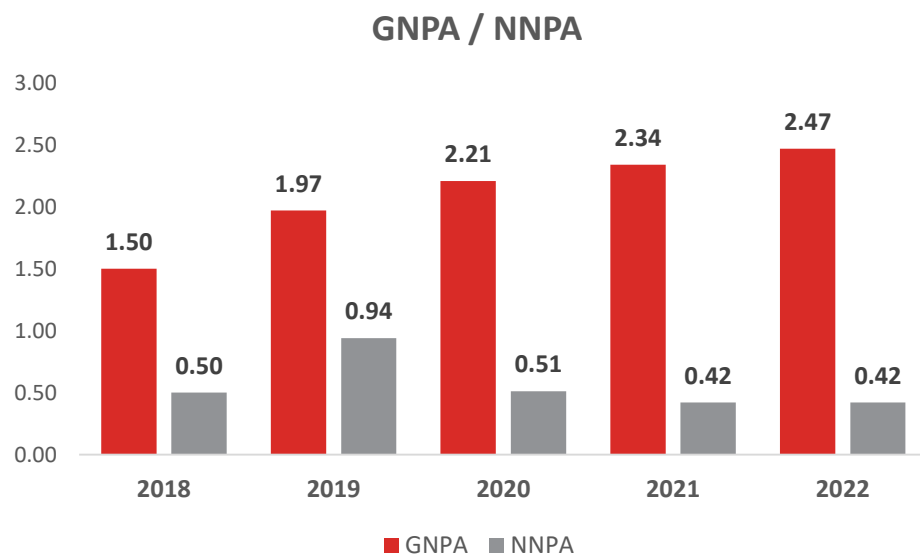
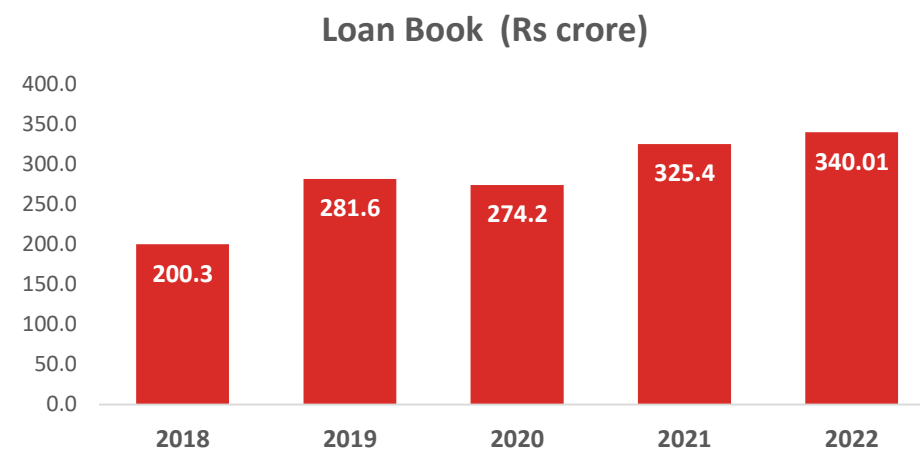
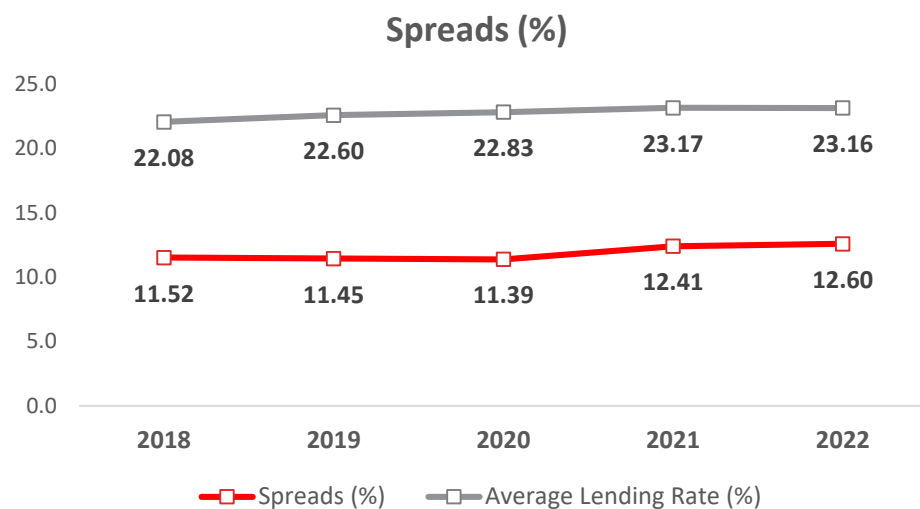
### Capital Adequacy



### Cost to Income Ratio (%)



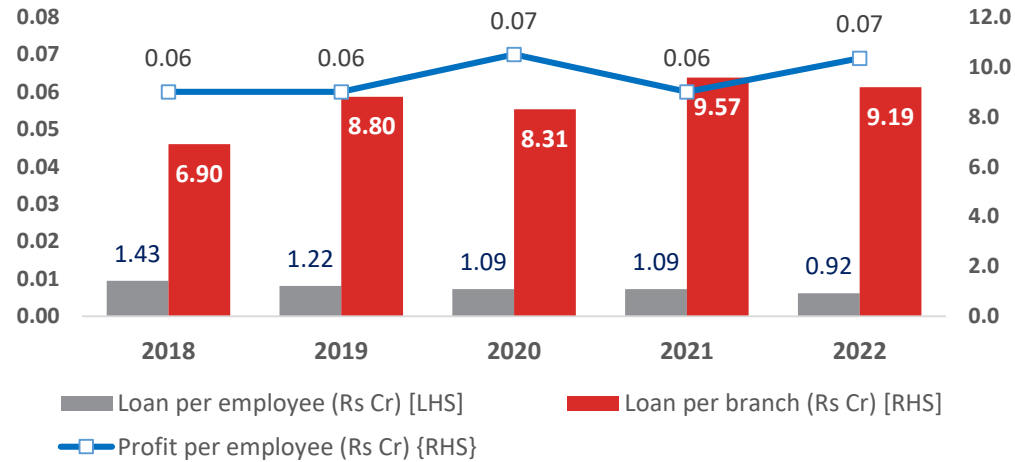
# LONG TERM PERFORMANCE BAROMETER (1/2)



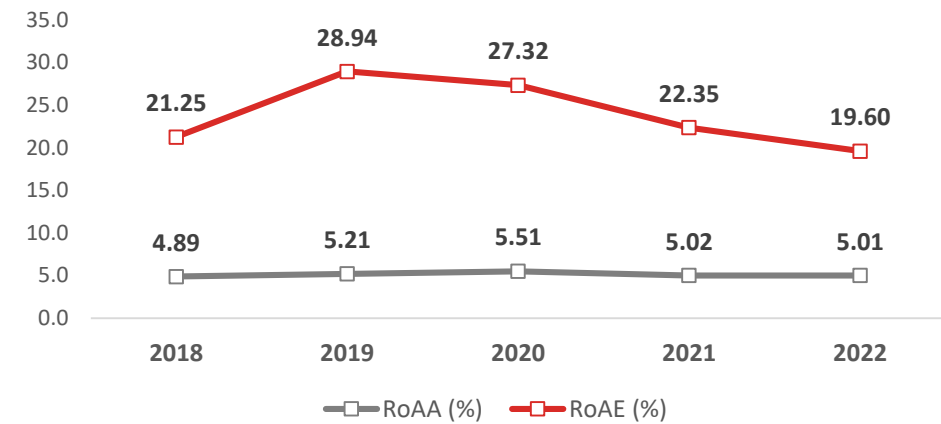


# LONG TERM PERFORMANCE BAROMETER (2/2)

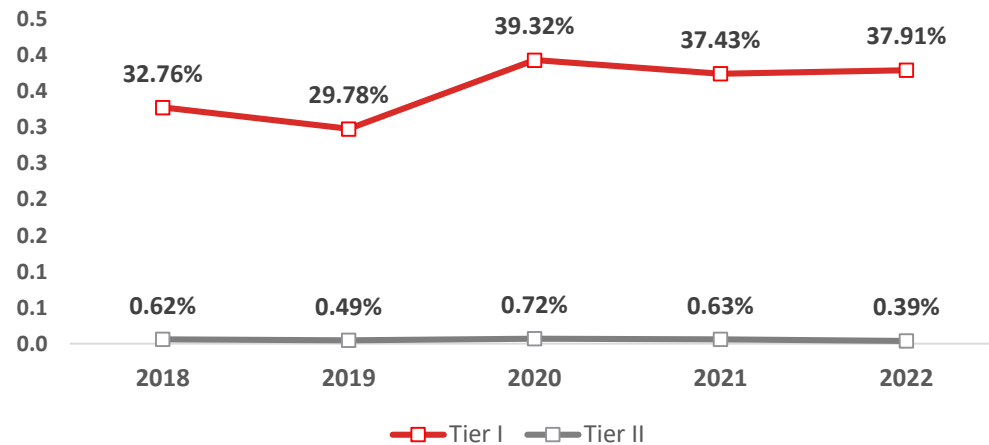
Per branch / Per employee metrics



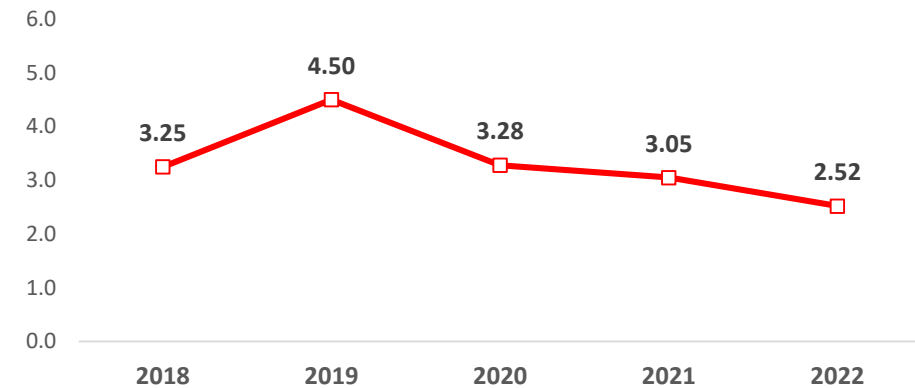
Return Ratios (%)



Capital Adequacy

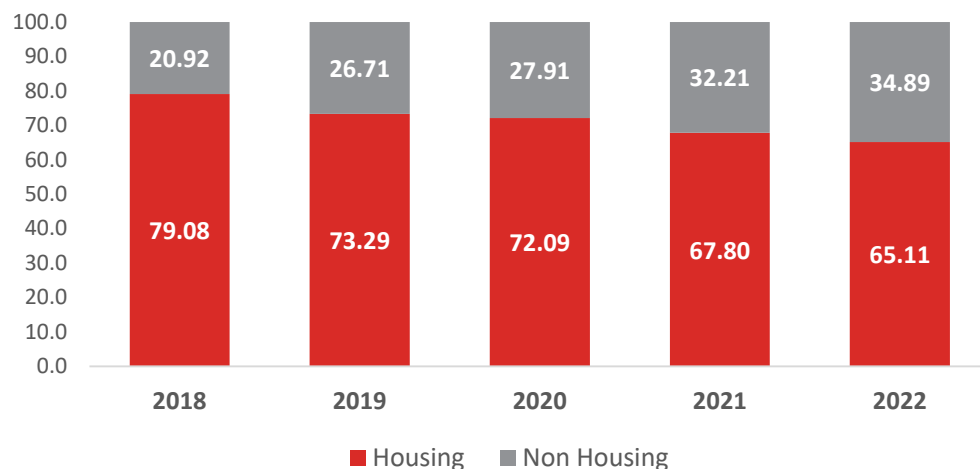


Leverage (x)

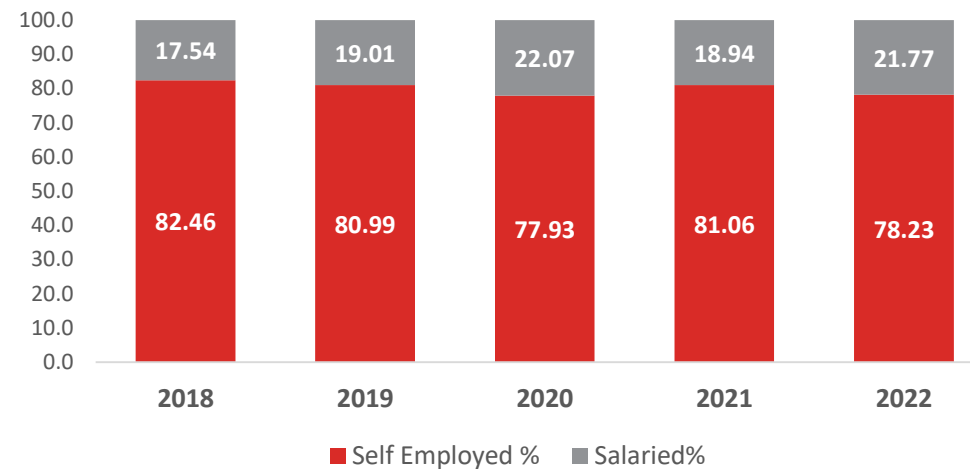


# LOAN BOOK MIX

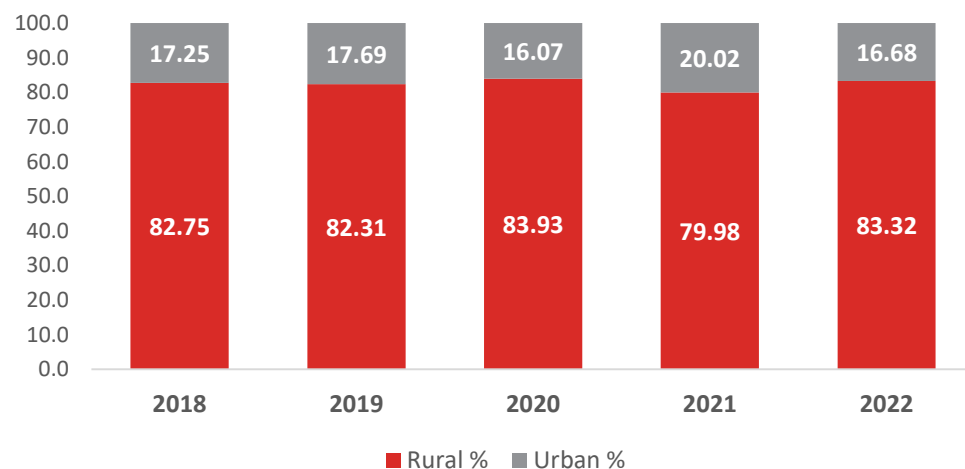
### Loan Book Mix (%)



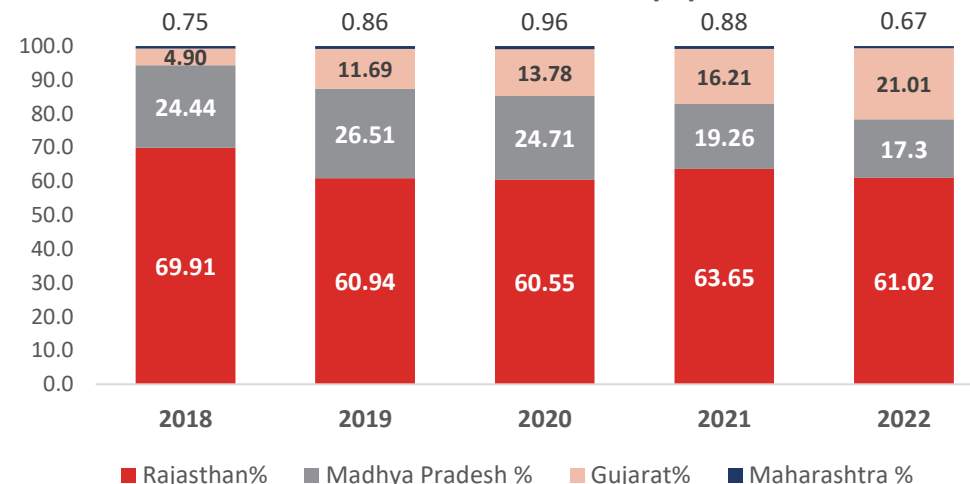
### Borrower Profile (%)



### Region Mix (%)



### State Wise Loan Mix (%)



# LIQUIDITY & FUNDING PROFILE

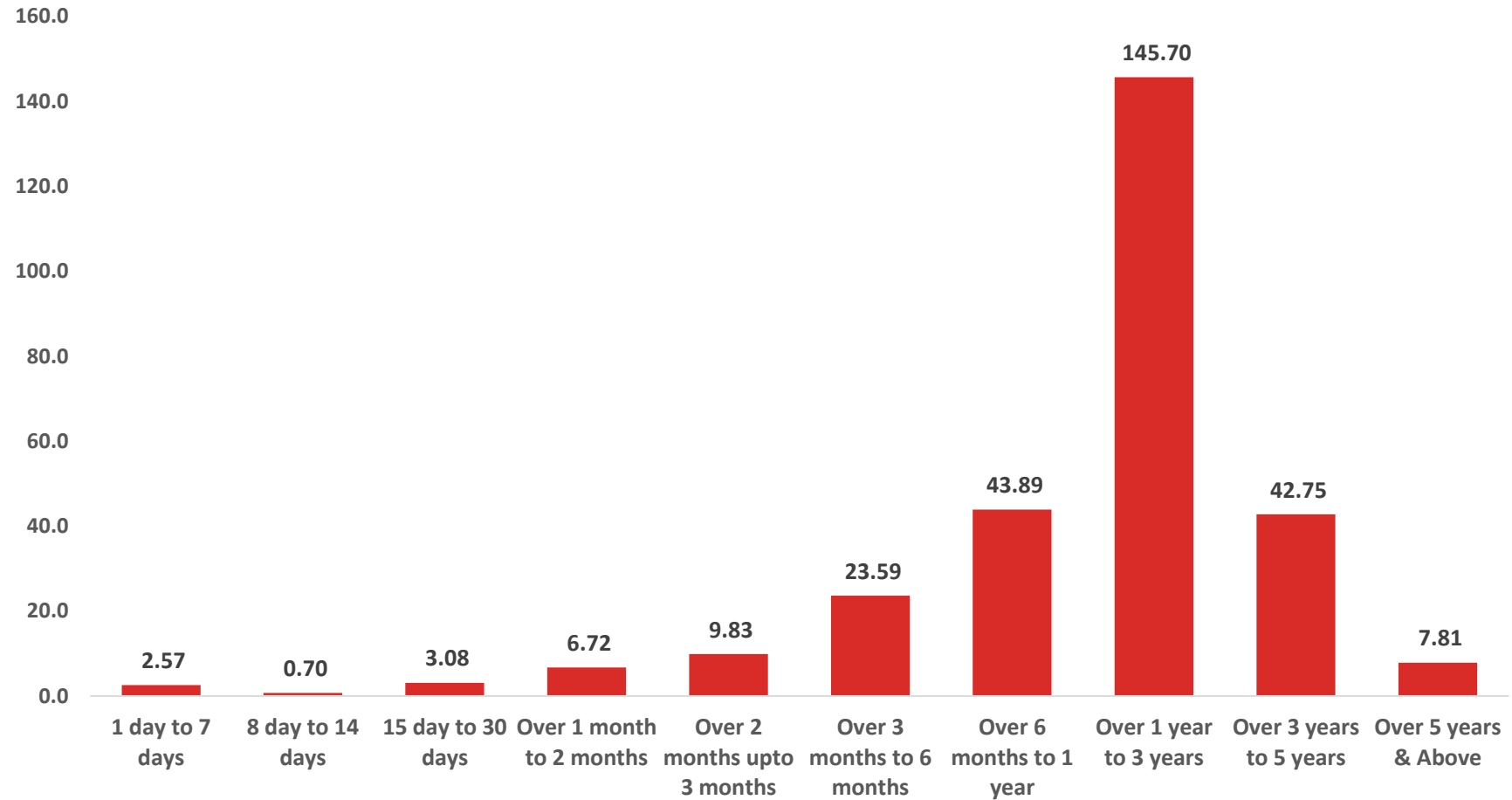
## Extract of Liquidity Position (Rs cr)

Particulars	30 Jun'22*	31 Mar'22*	31 Mar'21
Cash and Bank balance*	9.64	5.11	10.35
Investment in Bonds, Mutual Fund and shares	18.59	26.67	25.19
Unutilized CC limit	3.50	3.50	3.50
Undrawn sanction	43.00	74.40	4.00
<b>Total</b>	<b>74.73</b>	<b>109.68</b>	<b>79.04</b>

\*Note: As on June 30, 2022 Cash and Bank does not include FDR amounting to Rs. 24.54 Cr pledged with Lenders

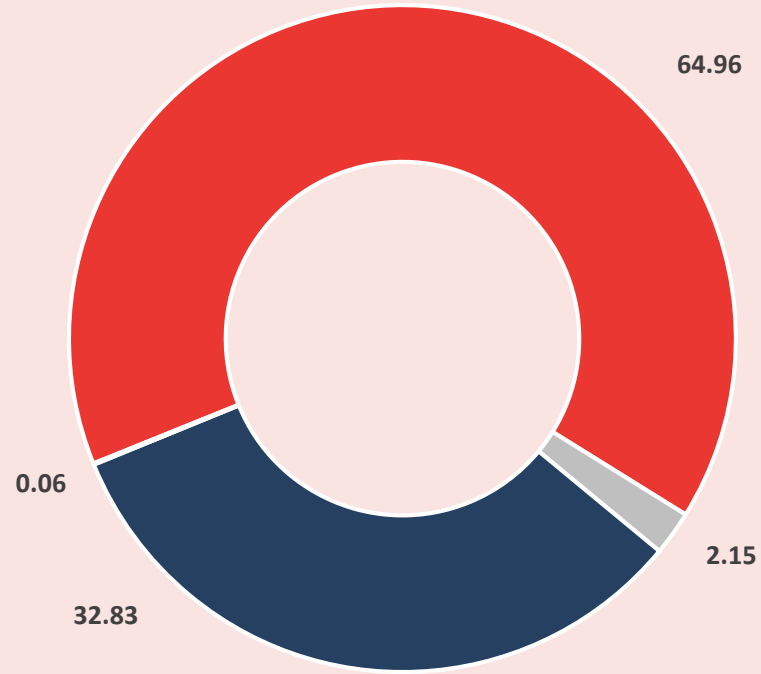
# ALM PROFILE

Bank Borrowings + Market Borrowings Maturity Profile (Rs crore)



# SHAREHOLDING

Shareholding Pattern as on 30<sup>th</sup> June 2022



■ Promoter and Promoter Group ■ Bodies Corporate ■ Retail ■ IEPF

**195 cr.**

Market Cap (INR)  
as on 30<sup>th</sup> June, 2022

**13.0 mn**

Shares Outstanding

**534680**

BSE Code

**SRHO:IN**

Bloomberg code



# THANK YOU

## **Investor Relations Contact**

**Ms. Sunaina Nagar**  
(Chief Investor Relations Officer)  
[sunaina@srghousing.com](mailto:sunaina@srghousing.com)  
+91-22-62215307

**KAPTIFY Consulting**  
Investors Relations Consulting  
[info@kaptify.in](mailto:info@kaptify.in)  
+91-845 288 6099

## **Corporate Office**

1046, 10th Floor, Hubtown Solaris,  
N.S. Phadke Marg, Near East West  
Flyover, Andheri (E), Mumbai,  
Maharashtra - 400069.

## **Head Office**

SRG Housing Finance Ltd, 12, Opp Paras JK  
Hospital, Udaipur, Rajasthan 313001, India  
CIN No: L65922RJ1999PLC015440  
[www.srghousing.com](http://www.srghousing.com)  
[info@srghousing.com](mailto:info@srghousing.com)  
+91-294-2561882 / 2412609