

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

Date: 05-12-2019

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

Respected Sir/Madam,

Subject: Investor Presentation - September 2019

With reference to above, we hereby provide the Investor Presentation (Performance Highlights) of the Company for the quarter ended September 30, 2019.

Kindly take the same on record.

Thanking You,

With Regards,

For SRG Housing Finance Limited


Sunaina Nagar
Company Secretary
M.No:- A40754

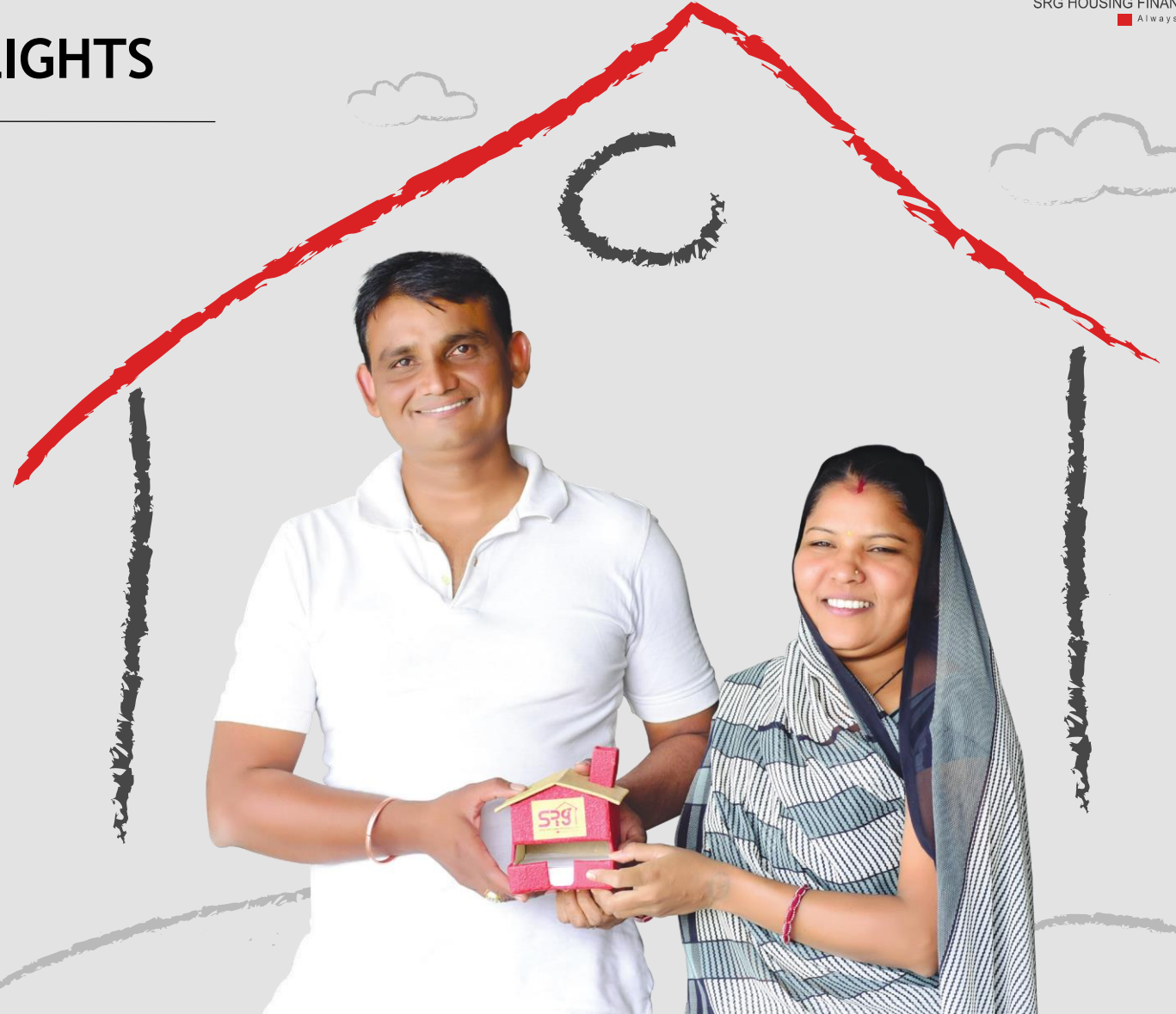
SRG HOUSING FINANCE LIMITED

Q2 FY20 PERFORMANCE HIGHLIGHTS

For Quarter ended September 2019



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.

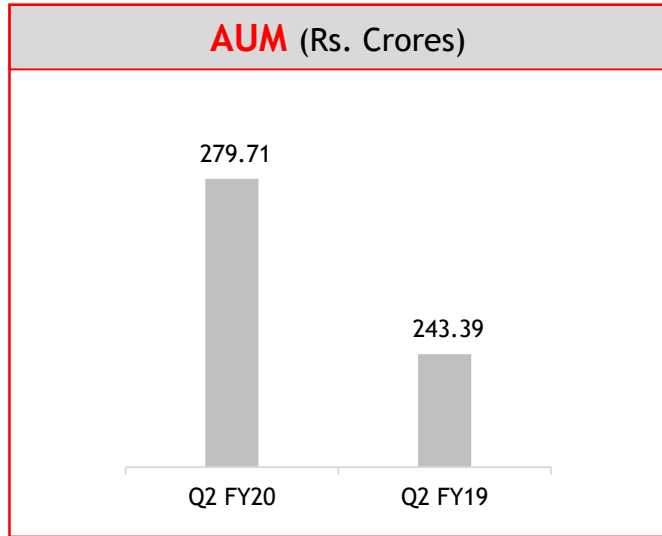
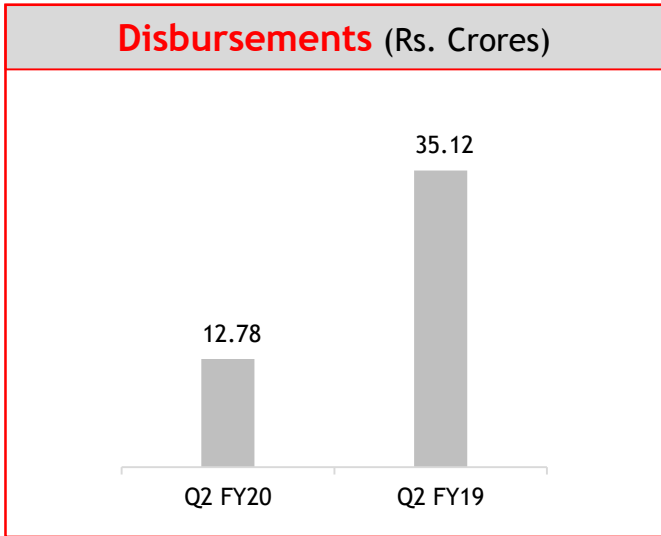
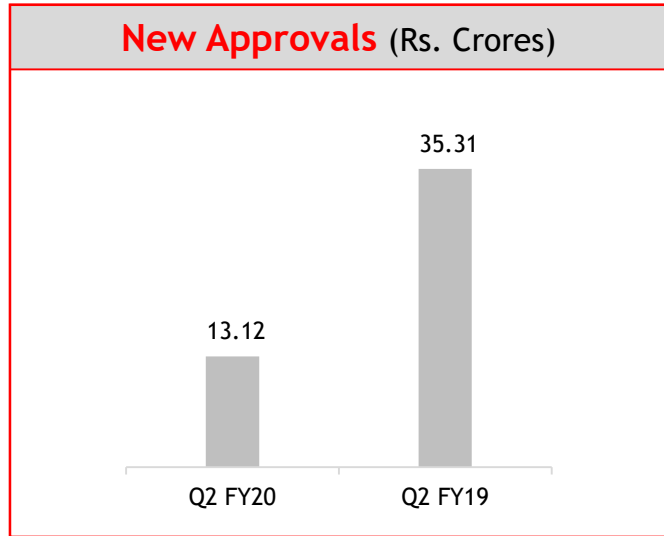
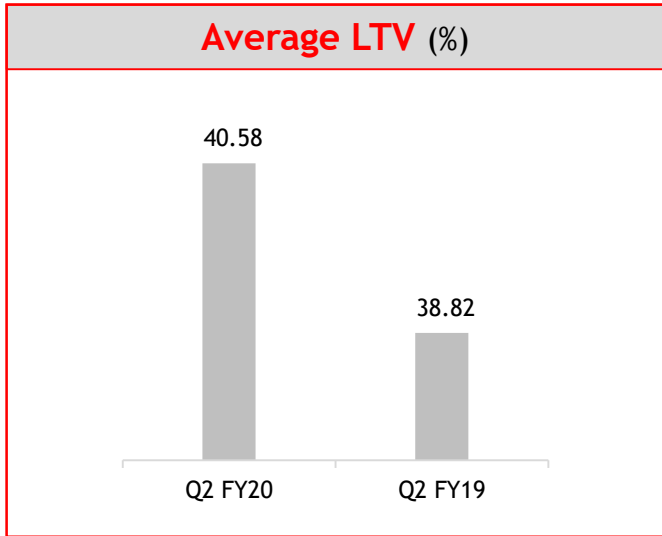
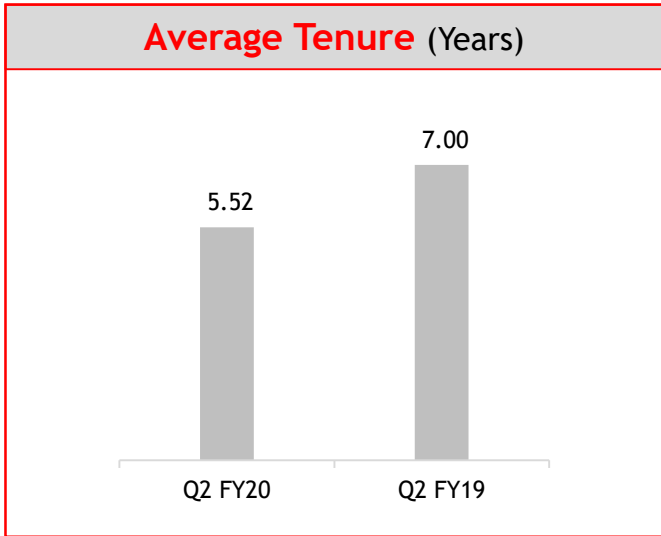
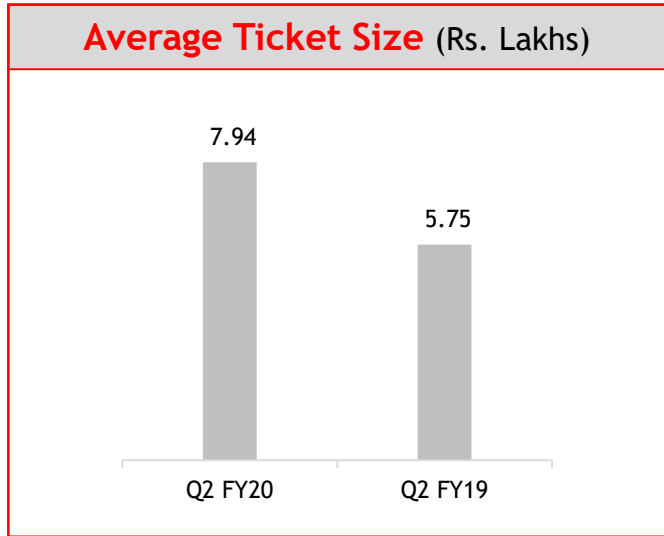
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory 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.



Key Performance Indicators



Reconciliation of Balance Sheet



Particulars	Rs in Lakhs					
	IGAAP as at 30-Sep-19	Ind AS Adjustments	As per INDAS As at 30-Sep-19	IGAAP as at 30-Sep-18	Ind AS Adjustments	As per INDAS As at 30-Sep-18
Assets						
Financial Assets						
Cash and Cash Equivalents	385.40	-	385.40	237.35	-	237.35
Bank Balance other than Cash and Cash Equivalent	1,438.30	-	1,438.30	935.18	-	935.18
Loans	28,029.81	(58.93)	27,970.88	24,410.25	(71.03)	24,339.22
Investments	2,120.73	57.29	2,178.02	41.95	10.85	52.80
Other Financial Assets	200.81	(34.44)	166.37	68.19	-	68.19
Total Financial Assets	32,175.05	(36.08)	32,138.97	25,692.92	(60.18)	25,632.74
Non-Financial Assets						
Deferred Tax Assets (net)	-	149.29	149.29	-	60.54	60.54
Property, Plant and Equipment	186.60	(4.34)	182.26	115.78	(4.34)	111.43
Investment Property	-	4.34	4.34	-	4.34	4.34
Right of Use Asset	-	323.89	323.89	-	-	-
Intangible Assets	2.66	-	2.66	5.19	-	5.19
Other Non-Financial Assets	1,428.88	-	1,428.88	675.79	-	675.79
Total Non-Financial Assets	1,618.14	473.18	2,091.32	796.75	60.54	857.30
Total Assets	33,793.19	437.10	34,230.29	26,489.67	0.36	26,490.04
Liabilities and Equity						
Liabilities						
Financial liabilities						
Payables						
-Trade Payable	74.58	-	74.58	50.00	-	50.00
(i) Total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	74.58	-	74.58	50.00	-	50.00
-Other Payable	-	-	-	-	-	-
(i) Total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-	-	-	-
Debt securities	1,508.62	9.02	1,517.64	2,025.86	6.57	2,032.43
Borrowings (other than debt securities)	24,477.27	16.44	24,931.71	18,921.43	5.06	18,926.49
Other Financial Liabilities	253.32	308.02	561.34	291.01	-	291.01
Total Financial Liabilities	26,313.79	333.48	26,647.27	21,288.30	11.63	21,299.93
Non-Financial Liabilities						
Provisions	839.59	-	839.59	282.97	-	282.97
Deferred Tax Liabilities (Net)	84.41	(84.41)	-	94.02	(94.02)	-
Other Non- Financial Liabilities	-	-	-	-	-	-
Total Non-Financial Liabilities	924.00	(84.41)	839.59	377.00	(94.02)	282.97
Total Liabilities	27,237.79	249.07	27,486.86	21,665.30	(82.39)	21,582.90
Equity						
Equity	1,300.00	-	1,300.00	1,300.00	-	1,300.00
Other Equity	5,255.39	188.03	5,443.42	3,524.38	82.76	3,607.13
Total Equity	6,555.39	188.03	6,743.42	4,824.38	82.76	4,907.13
Total Liabilities and Equity	33,793.19	437.10	34,230.29	26,489.67	0.36	26,490.04

Reconciliation of Statement of Profit and Loss for the Period Ended 30th September, 2019



Particulars	Rs in Lakhs					
	IGAAP as on 30-Sep-19	Ind AS Adjustments	As per INDAS As on 30-Sep-19	IGAAP as on 30-Sep-18	Ind AS Adjustments	As per INDAS As at 30-Sep-18
Revenue From Operations						
Interest Income	3,246.09	42.92	3,289.02	2,403.11	32.92	2,436.02
Fees and Commission Income	50.03	(43.19)	6.84	129.60	(84.91)	44.69
Interest on FDR	55.54	-	55.54	24.66	-	24.66
Other Income from Operation	242.26	-	242.26	140.48	-	140.48
Total Revenue From Operations	3,593.92	(0.27)	3,593.66	2,697.85	(51.99)	2,645.86
Other Income	42.65	6.28	48.93	2.32	-	2.32
Gain on Derecognition of Financial Instruments	-	5.22	5.22	-	3.22	3.22
Gain on Fair value changes	-	33.23	33.23	-	-	-
Total Income	3,636.57	44.47	3,681.04	2,700.17	(48.78)	2,651.39
Expenses						
Finance Costs	1,509.28	26.56	1,535.84	1,013.18	6.27	1,019.45
Impairment of Financial Instruments (Expected Credit Loss)	10.60	-	10.60	110.90	-	110.90
Employee Benefits Expenses	500.71	(1.53)	499.18	268.47	(1.27)	267.20
Depreciation and Amortisation Expenses	33.40	69.41	102.80	25.60	-	25.60
Others Expenses	312.45	(77.57)	234.89	290.63	(74.40)	216.23
Total Expenses	2,366.43	16.88	2,383.31	1,708.78	(69.40)	1,639.38
Profit Before Tax	1,270.14	27.59	1,297.73	991.38	20.63	1,012.01
Less : Tax Expense	-	-	-	-	-	-
Current Tax	266.17	-	266.17	277.02	-	277.02
Deferred Tax (Net)	37.22	(36.65)	0.57	8.16	(34.94)	(26.78)
Net Profit After Tax	966.76	64.24	1,031.00	706.20	55.56	761.77
Other Comprehensive Income						
A. Items that will not be reclassified to profit or loss						
Remeasurement of Post Employment Benefit Obligations	-	(1.53)	(1.53)	-	(1.27)	(1.27)
Net Gain on equity instrument designated at FVOCI for the year	-	3.08	3.08	-	(10.95)	(10.95)
Income tax relating to items that will not be reclassified to profit or loss	-	(0.39)	(0.39)	-	3.56	3.56
B. Items that will be reclassified to profit or loss						
Other Comprehensive Income (A + B)		1.16	1.16		(8.66)	(8.66)
Total Comprehensive Income	966.76	65.40	1,032.16	706.20	46.90	753.10

Key Financial Ratios



Sr. No.	Particulars	H1 FY20	H1 FY19
1	Return on Average Assets (%)	3.10	3.18
2	Return on Average Equity (%)	16.55	16.66
3	Earning Per Share (Rs.)	7.93	5.86
4	Net Interest Margin* (%)	6.52	6.56
5	Borrowing Cost (%)	11.34	11.00
6	Cost Income Ratio (%)	38.49	24.39
7	Capital Adequacy Ratio (%)	35.65	30.70
8	Lending Rate (%)	23.29	22.43
9	Spread (%)	11.95	11.43
10	GNPA (%)	1.98	1.72
11	NNPA (%)	0.47	0.47

Productivity Ratio

Sr. No.	Particulars	H1 FY20	H1 FY19
1	No. of Total Employees	266	175
2	Profit per Employee (Rs. Crores)	0.038	0.043
3	Business per Employee (Rs. Crores)	1.05	1.39

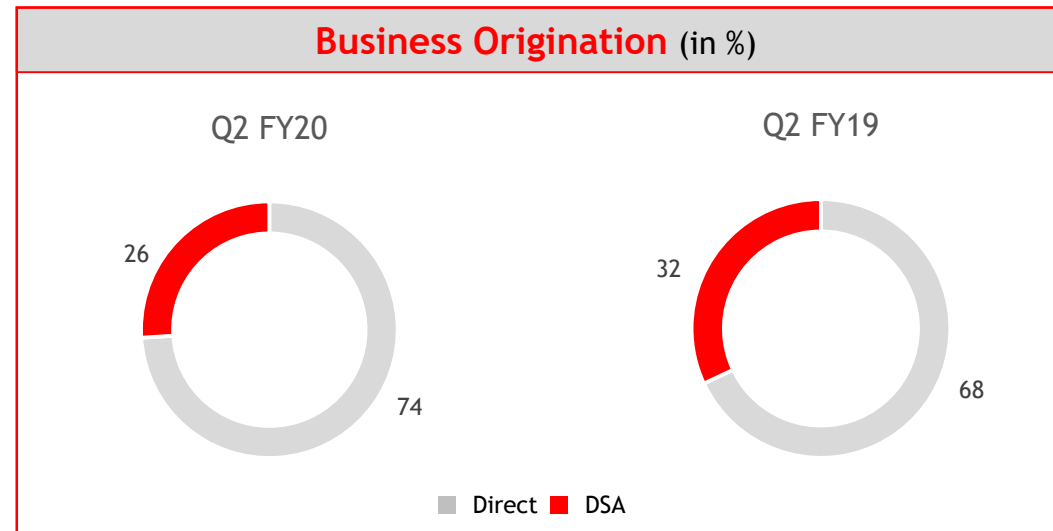
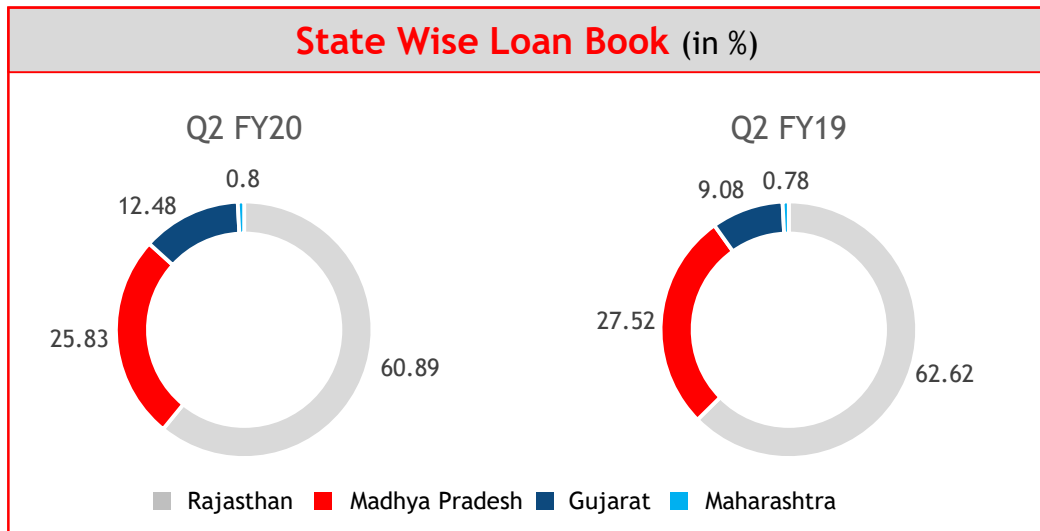
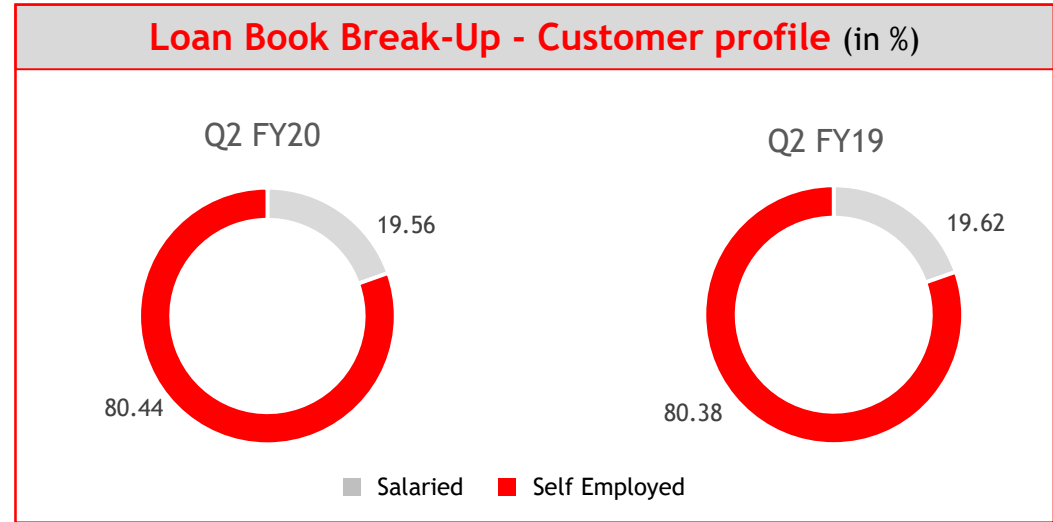
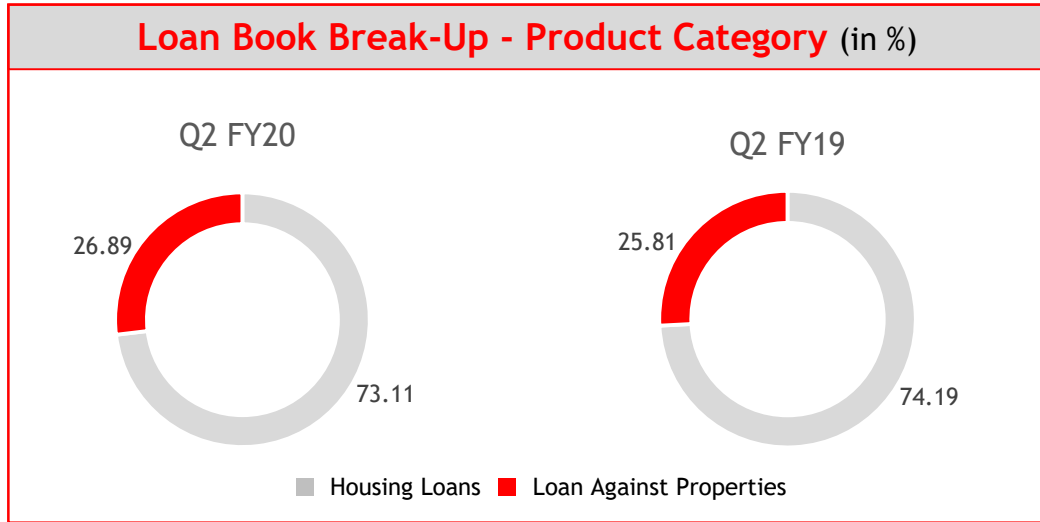
Extract of Liquidity Position till September 2020



Particulars	Rs in Crores											
	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
Cash and Cash equivalents*	24.64	26.00	28.04	29.59	30.77	32.97	35.00	35.64	37.54	38.97	39.61	41.61
Current Investments						0.42						
Inflows												
EMI / PEMI (excluding prepayments)	8.55	8.55	8.52	8.94	8.58	8.45	8.35	8.15	8.14	8.13	8.12	8.10
Total Inflows	33.19	34.55	36.56	38.53	39.35	41.84	43.35	43.79	45.68	47.10	47.73	49.71
Outflows												
Banks/FI Loans (Interest + Principal)	6.62	5.95	6.41	7.20	5.82	6.29	7.17	5.71	6.17	6.96	5.59	6.06
NCD (Interest + Principal)	0.57	0.56	0.56	0.56	0.56	0.55	0.54	0.54	0.54	0.53	0.53	0.52
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-	-
Total Outflows	7.19	6.51	6.97	7.76	6.38	6.84	7.71	6.25	6.71	7.49	6.12	6.58
Surplus	26.00	28.04	29.59	30.77	32.97	35.00	35.64	37.54	38.97	39.61	41.61	43.13

*Cash and cash equivalents does not includes FDR amounting to Rs.14.38 Crores pledged with Lenders.

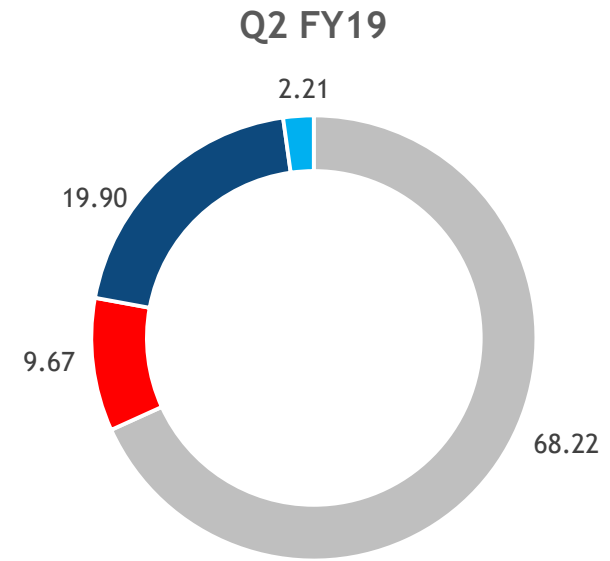
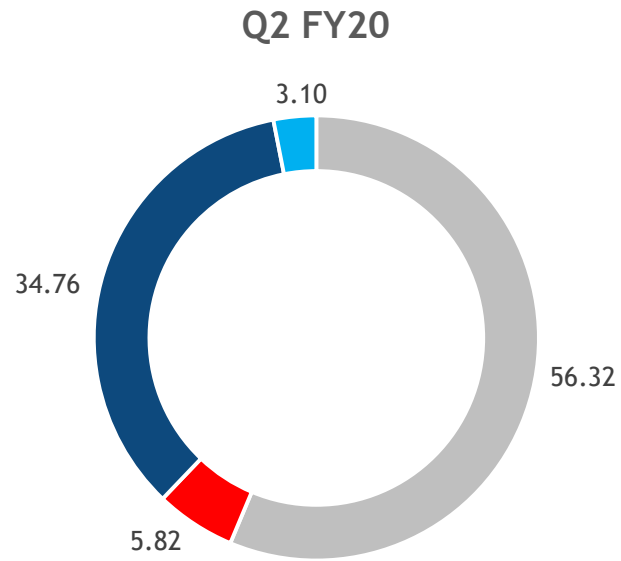
Lending Basket



Funding Mix

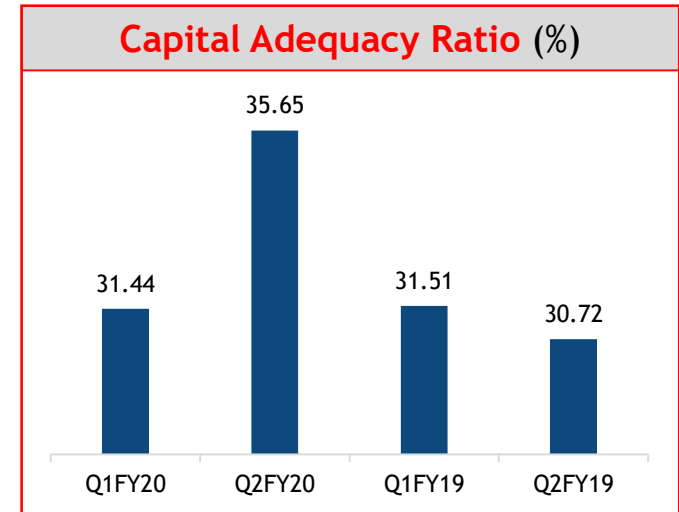
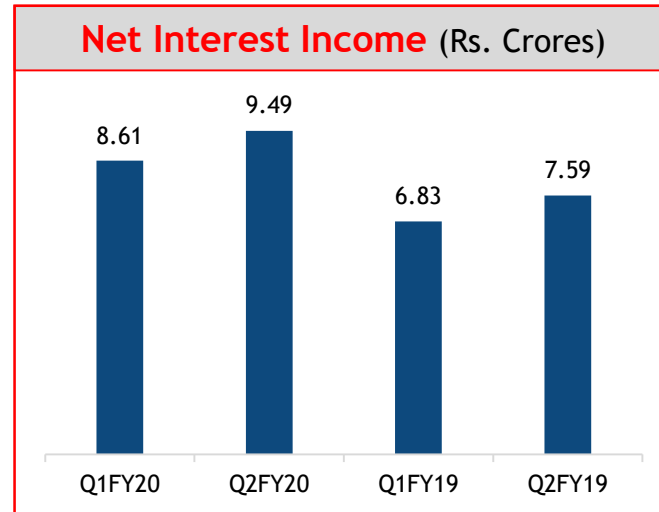
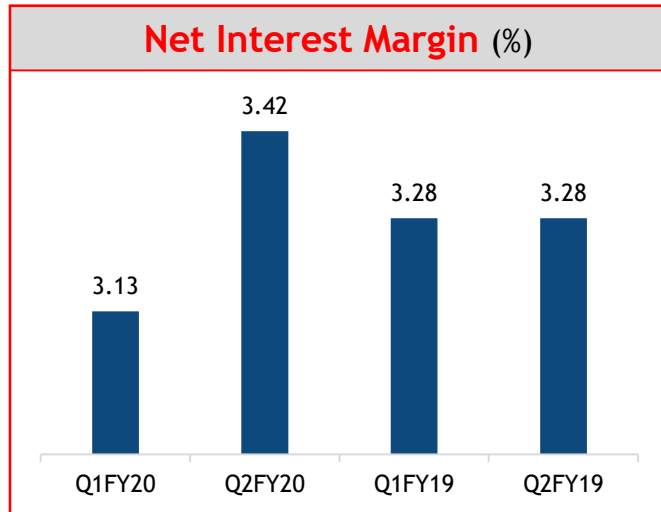
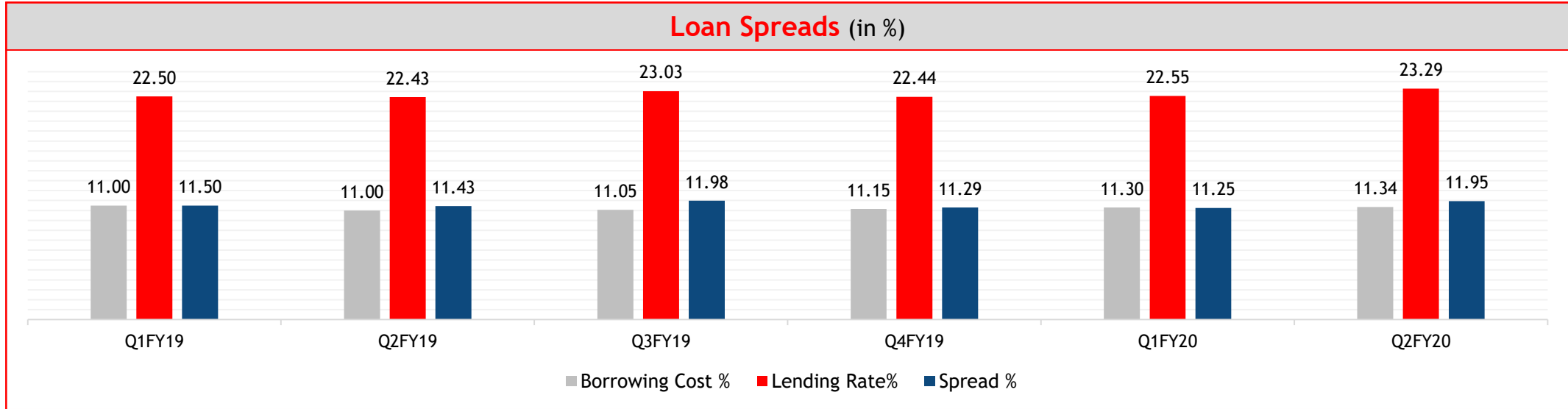


Funding Mix (in %)

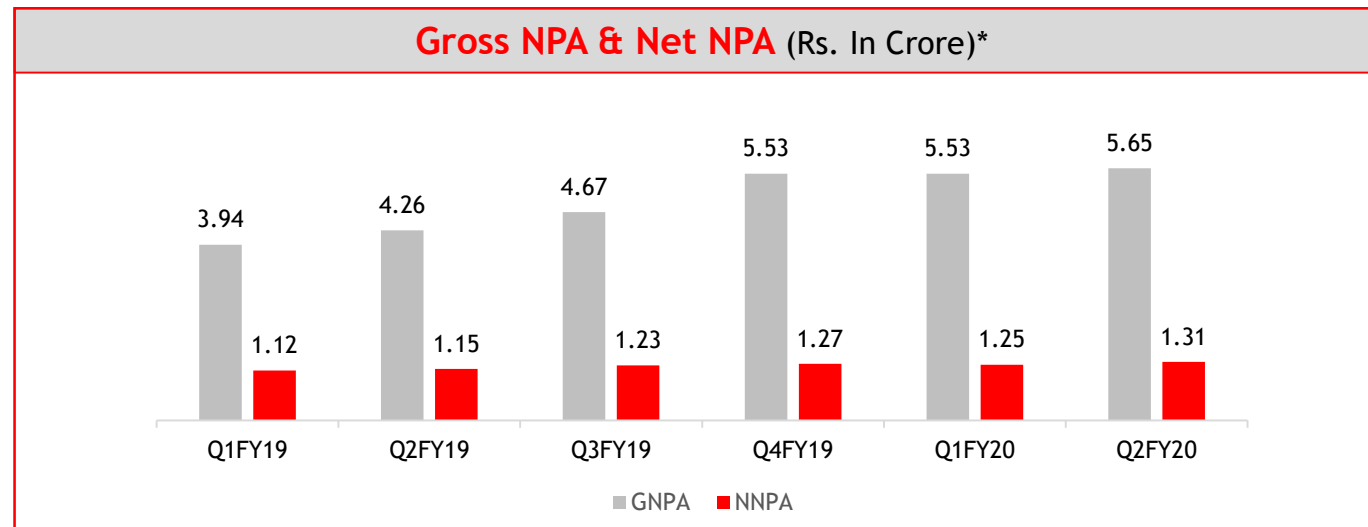
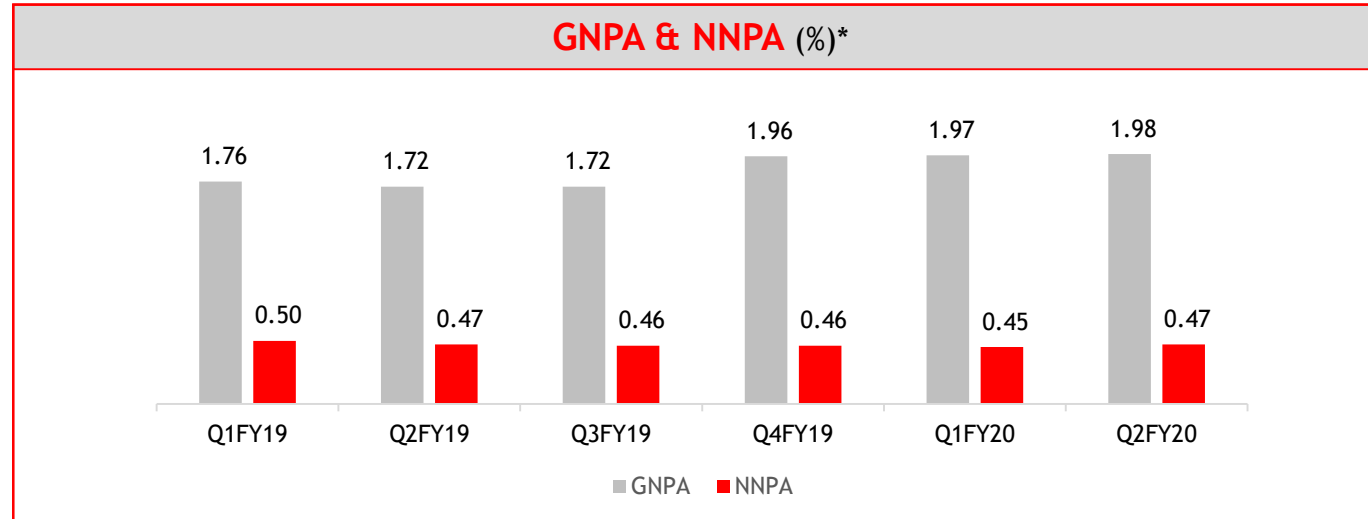


■ Banks ■ NCD ■ FI ■ NHB

Costs and Yields

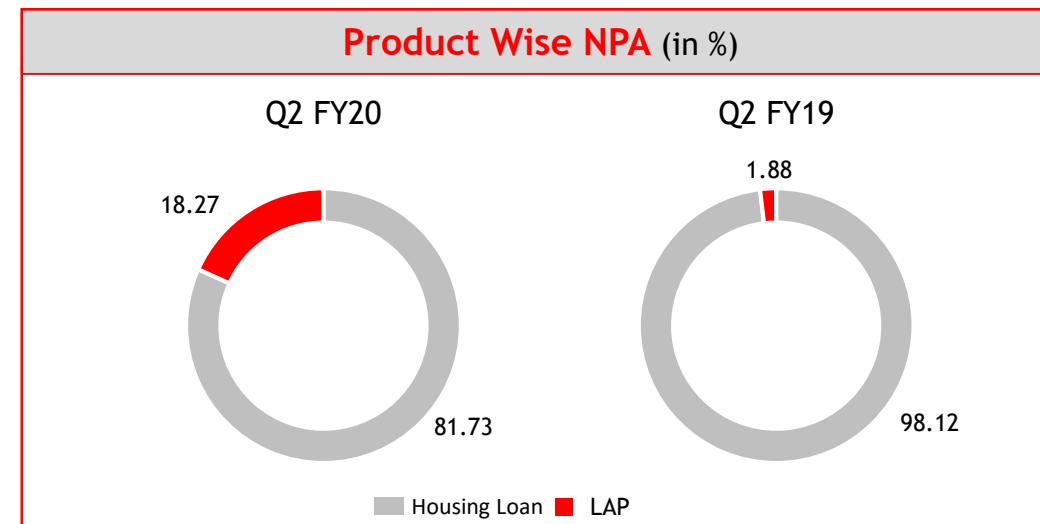
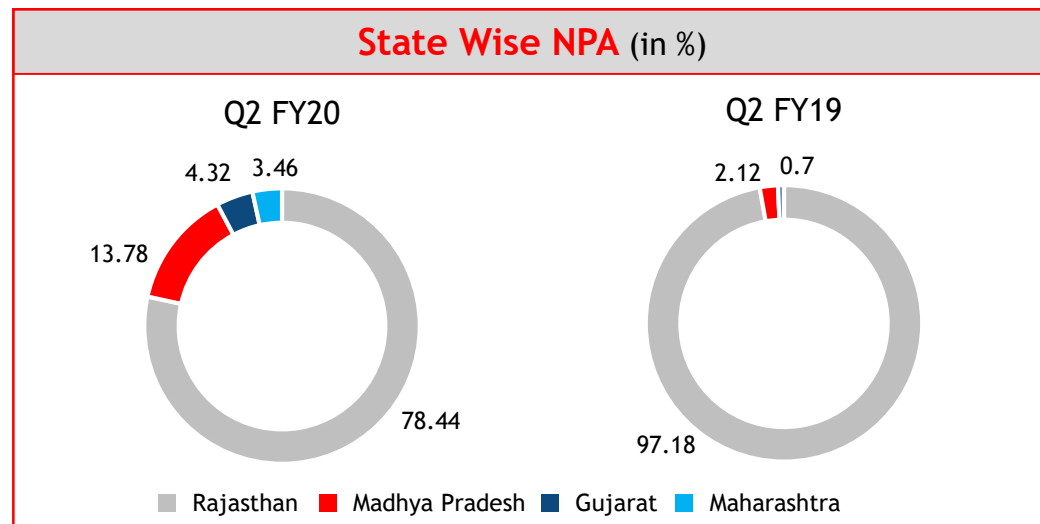
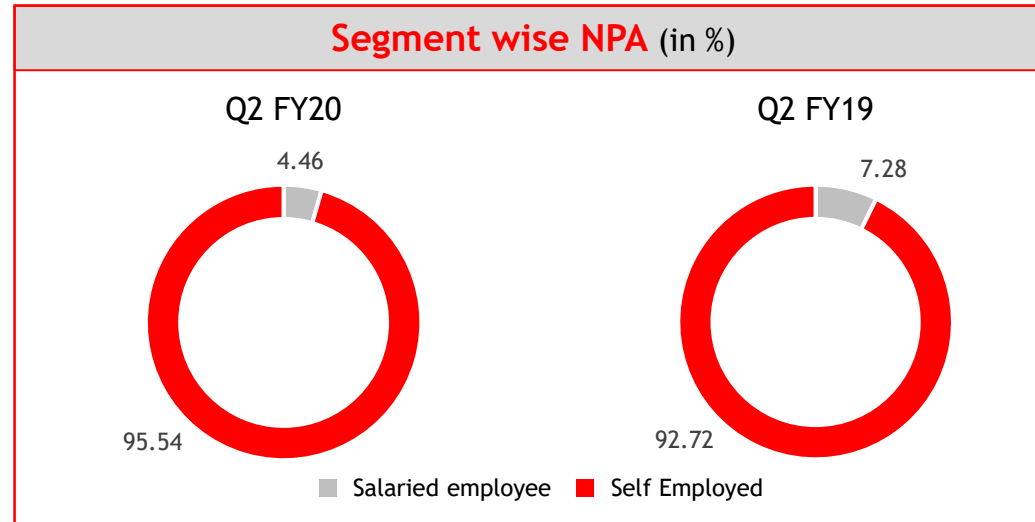


Asset Performance



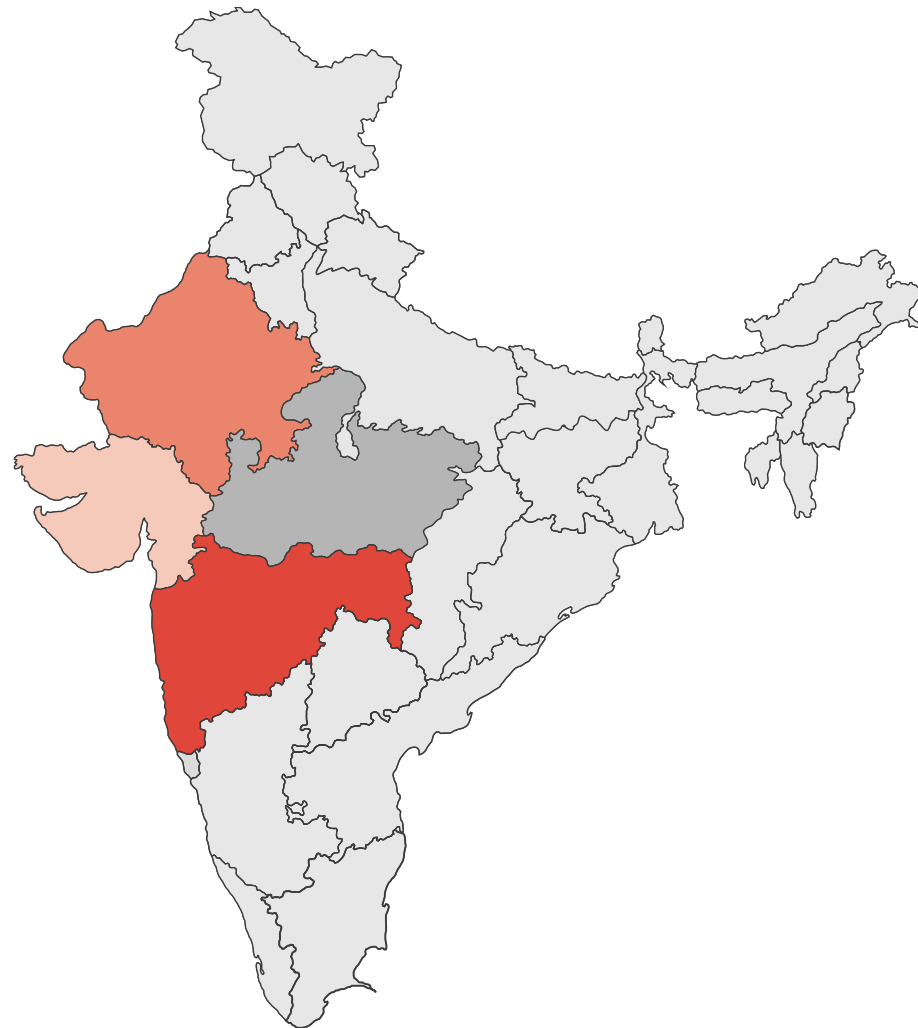
*As per IGAAP

State Product and Segment wise NPA *



*As per IGAAP

Our Business Presence



Rajasthan

Banswara, Bhilwara, Jaipur, Sagwara, Aspur, Chittorgarh, Salumbar, Kota, Sumerpur, Rajsamand, Sirohi, Bijainagar, Udaipur, Jodhpur, Phalodi, Udaipur (Head Office), Abu Road



Madhya Pradesh

Mandsaur, Ratlam, Manasa, Neemuch, Shamgarh, Ujjain, Dhar, Ashta, Indore



Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad



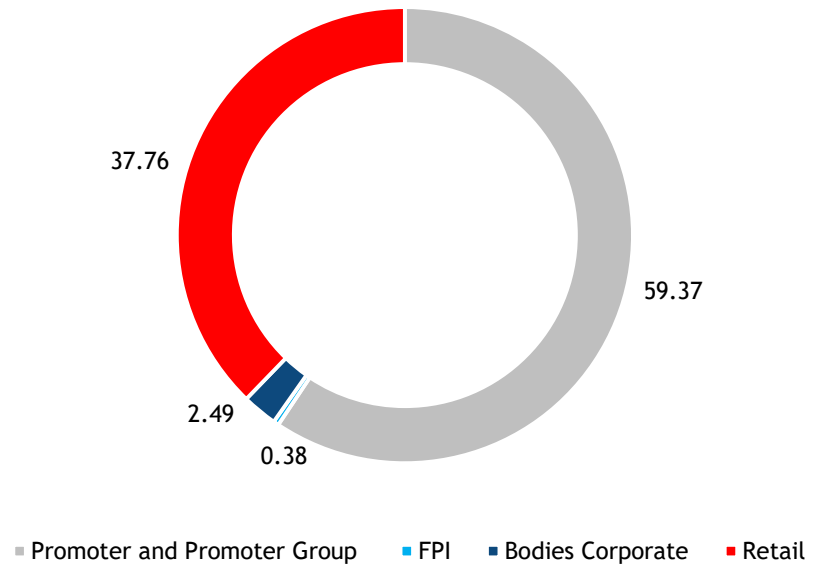
Maharashtra

Mumbai

Stock Information



Shareholding pattern as on 30th Sep 2019



126.95 cr
Market Cap (INR)

13.0 mn
Shares Outstanding

534680
BSE Code

0596730D: IN
Bloomberg code



Contact Us

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