

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

Date: 10-11-2020

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

Dear Sir,

Subject: Investor Presentation- September 2020

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of Investor Presentation (Performance Highlights) of the Company for the quarter and half year ended September 30, 2020.

This Investor Presentation may also be accessed on the website of the Company at 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 LTD

Always with you

SRG HOUSING FINANCE LIMITED

Q2 FY21 PERFORMANCE HIGHLIGHTS

For Quarter ended SEPTEMBER 2020

**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.

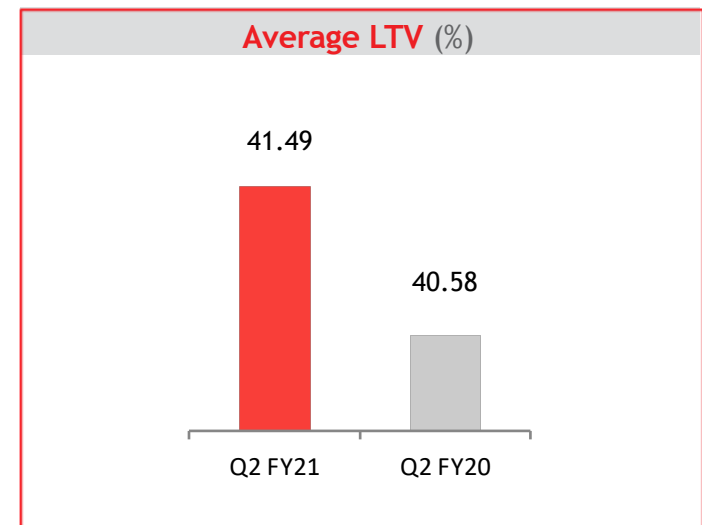
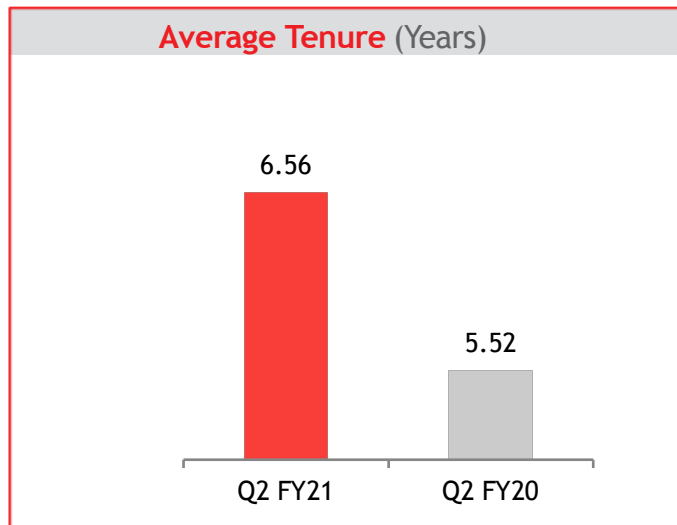
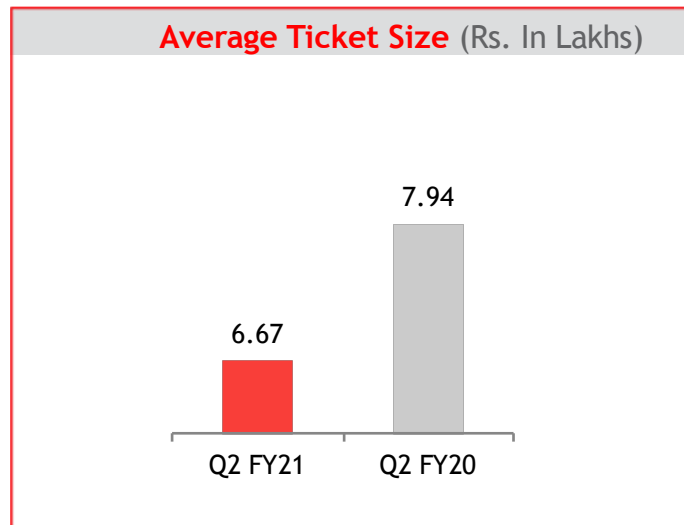
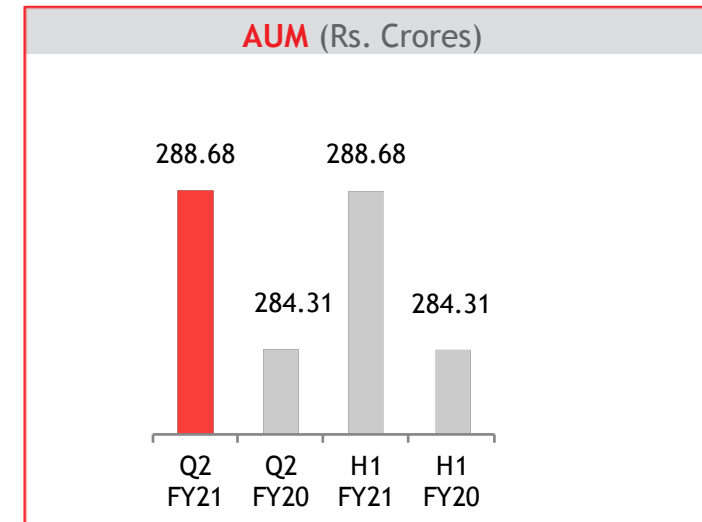
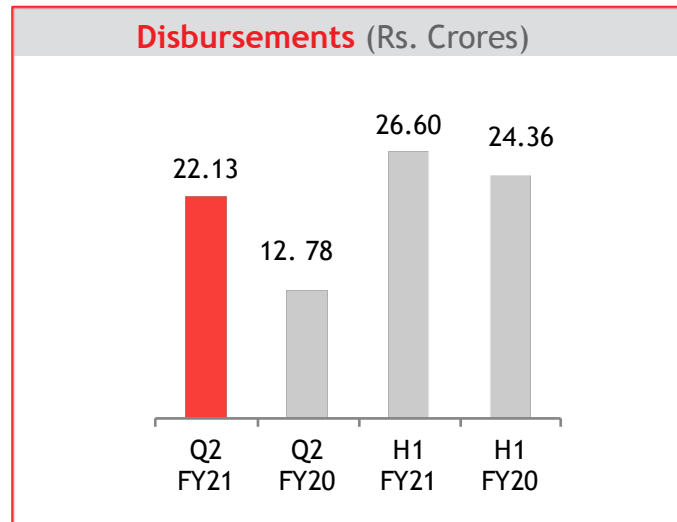
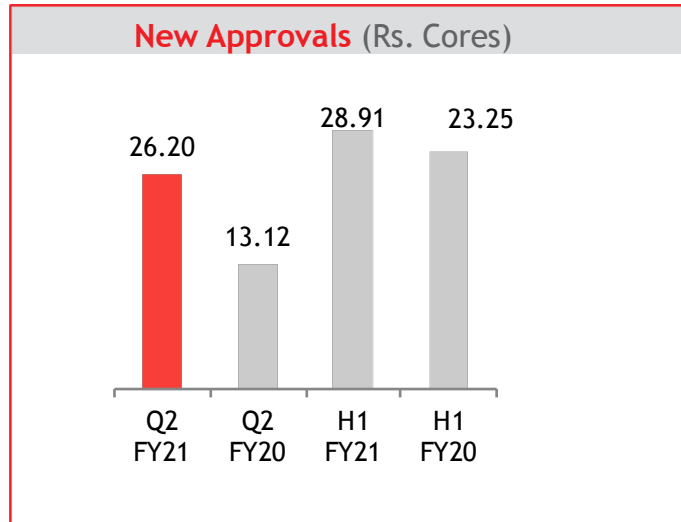
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory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



PERFORMANCE HIGHLIGHTS - Q2 FY21



Rs in Crore

Sr. No.	Particulars	Q2 FY21	Q2 FY20	H1 FY21	H1 FY20
1	Net Interest Income	9.01	9.07	16.95	17.53
2	Interest Income	16.88	17.19	31.89	32.89
3	Fees & Other Income	3.35	3.19	4.51	3.92
4	Total Income	20.23	20.38	36.40	36.81
5	Interest Expenditure	7.87	8.12	14.94	15.36
6	Other Expenditure	4.72	3.92	8.45	8.36
7	Total Expenditure	12.59	12.04	23.39	23.72
8	Profit Before Tax & Provision	7.64	8.34	13.01	13.09
9	Provision For SA & NPA	0.28	0.91	1.19	0.11
10	Profit Before Tax	7.36	7.43	11.82	12.98

PERFORMANCE HIGHLIGHTS - Q2 FY 21



Rs in Crore

Sr. No.	Particulars	Q2 FY21	Q2 FY20	H1 FY21	H1 FY20
11	Provision For Taxation & DTL	1.38	1.28	2.31	2.67
12	Profit After Tax	5.98	6.15	9.51	10.31
13	Other Comprehensive Income (Net of Tax)	-0.02	0.02	-0.03	0.01
14	Total Comprehensive Income	5.96	6.17	9.48	10.32
15	Earning Per Share	4.60	4.73	7.32	7.93
16	Gross NPA	6.93	5.98	6.93	5.98
17	Gross NPA Ratio (%)	2.40%	2.10%	2.40%	2.10%
18	Net NPA	1.34	1.61	1.34	1.61
19	Net NPA Ratio (%)	0.47%	0.58%	0.47%	0.58%

IMPACT OF COVID- 19



COVID-19 – The COVID-19 pandemic has spread rapidly throughout the world has had an impact on almost all entities either directly or indirectly. WHO has declared COVID19 has a pandemic in March 2020.

On Operation- The company is fully operational from 1st June with necessary precaution for safety of employees and customers. Individual loan disbursements reverting to pre-COVID levels.

On Capital & Financial Resources- The company is well capitalised and there is no impact on the company's capital and financial resources.

On Profitability – Impact on revenue has been minimum.

Moratorium – The Honorable Supreme Court in a PIL directed that accounts not declared as NPA till Aug 31, 2020 shall not be declared NPA till further orders. As no account under Moratorium Category is falling under NPA category therefore there is no impact of the order.

COVID-19 Relief Scheme for grant of ex-gratia payment does not have material impact on the income statement of the Company.

On Liquidity & Debt Servicing- Company's liquidity position is good. In Q2FY21 Company has received funds under TLWC Rs. 25 Crores and issued Non-convertible Debentures amounting Rs. 25 crores under TLTRO. During HY21 Company has raised total funds amounting Rs. 100 crores.

Key Financial Ratios



Sr. No.	Particulars%	Q2 FY21	Q2 FY20	H1 FY21	H1 FY20
1	Return on Average Assets (%)	1.63%	1.80%	2.69%	3.11%
2	Return on Average Equity (%)	7.35%	9.12%	11.96%	16.61%
3	Earning Per Share (Rs.)	4.60	4.73	7.32	7.93
4	Net Interest Margin (%)*	3.19%	3.22%	6.03%	6.41%
5	Borrowing Cost (%)	10.93%	11.34%	11.04%	11.34%
6	Capital Adequacy Ratio (%)	41.28%	39.70%	41.28%	39.70%
7	Average Lending Rate (%)	23.22	23.29	23.22	23.29
8	Cost Income Ratio (%)	35.92%	38.63%	33.83%	38.49%
9	GNPA (%)	2.40%	2.10%	2.40%	2.10%
10	NNPA (%)	0.47%	0.58%	0.47%	0.58%

Note : Gross NPA as on 30.09.2020 stood at Rs. 6.93 crores. We have made Provisions of Rs. 7.28 crores as against NHB required provisions of Rs. 3.58 crores. By way of prudence and abundant caution, Company has provided additional provision over and above the NHB guideline.

CRAR as on 30.09.2020 includes Tier-I 40.42% and Tier-II 0.86% as against Tier-I 38.83% and Tier-II 0.87% as on 30.06.2020

*Not Annualised

Liquidity and Funding Position

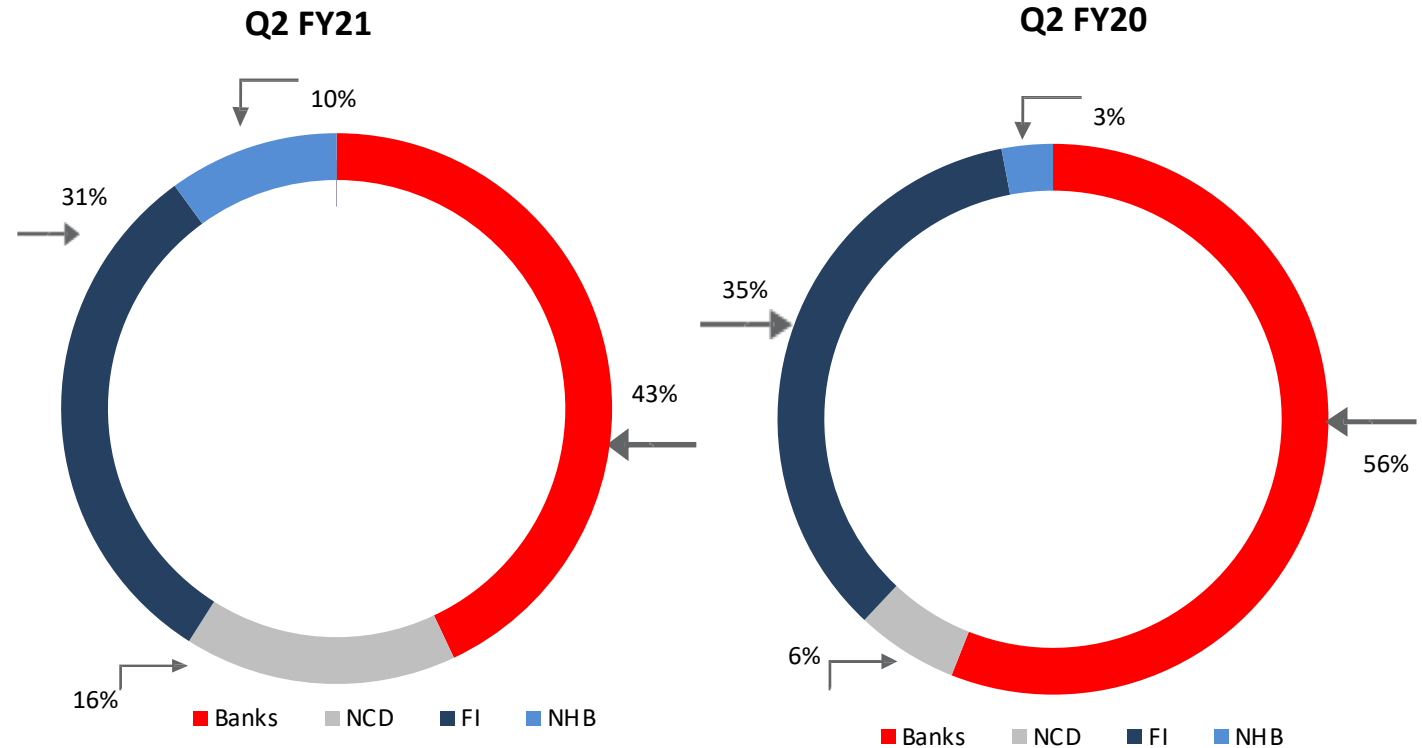


Extract of Liquidity Position as on 30-09-2020

Particulars	Amount in Cr
Cash and Bank balance*	8.94
Investment in Bonds, Mutual Fund and shares	53.40
Undrawn credit facilities	30.00
Total	92.34

* Cash and Bank Balance does not includes FDR amounting to Rs. 14.79 Cr pledged with Lenders.

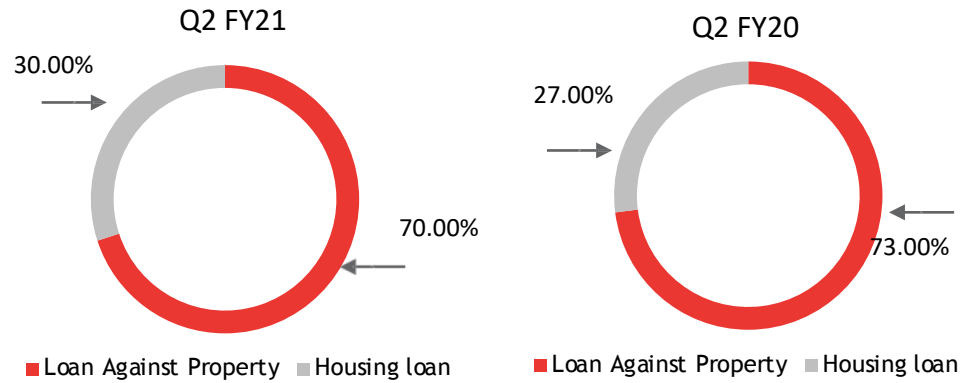
Funding Mix (in %)



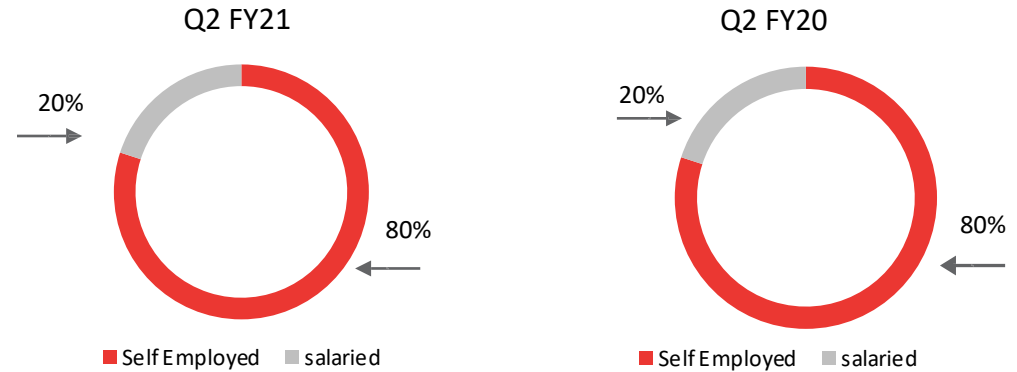
Portfolio Break-Up



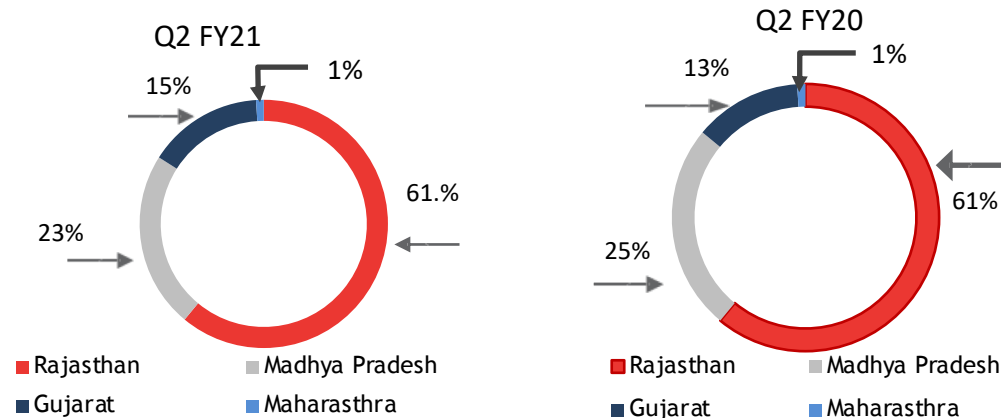
Loan Book Break-Up - Product Category (in %)



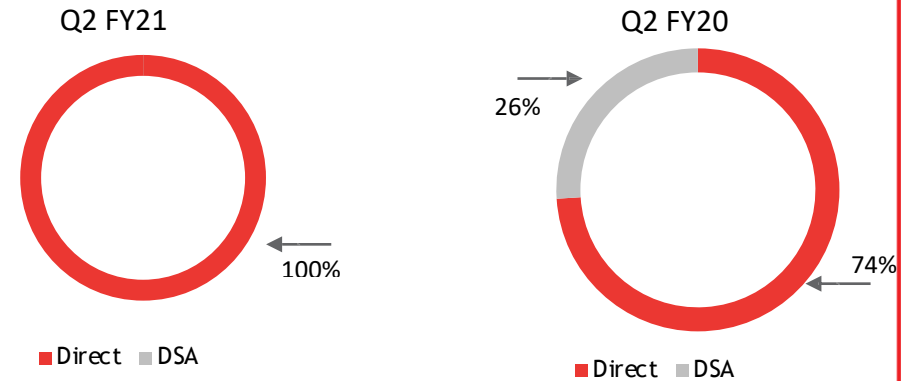
Loan Book Break-Up - Customer profile (in %)



State Wise Loan Book (in %)



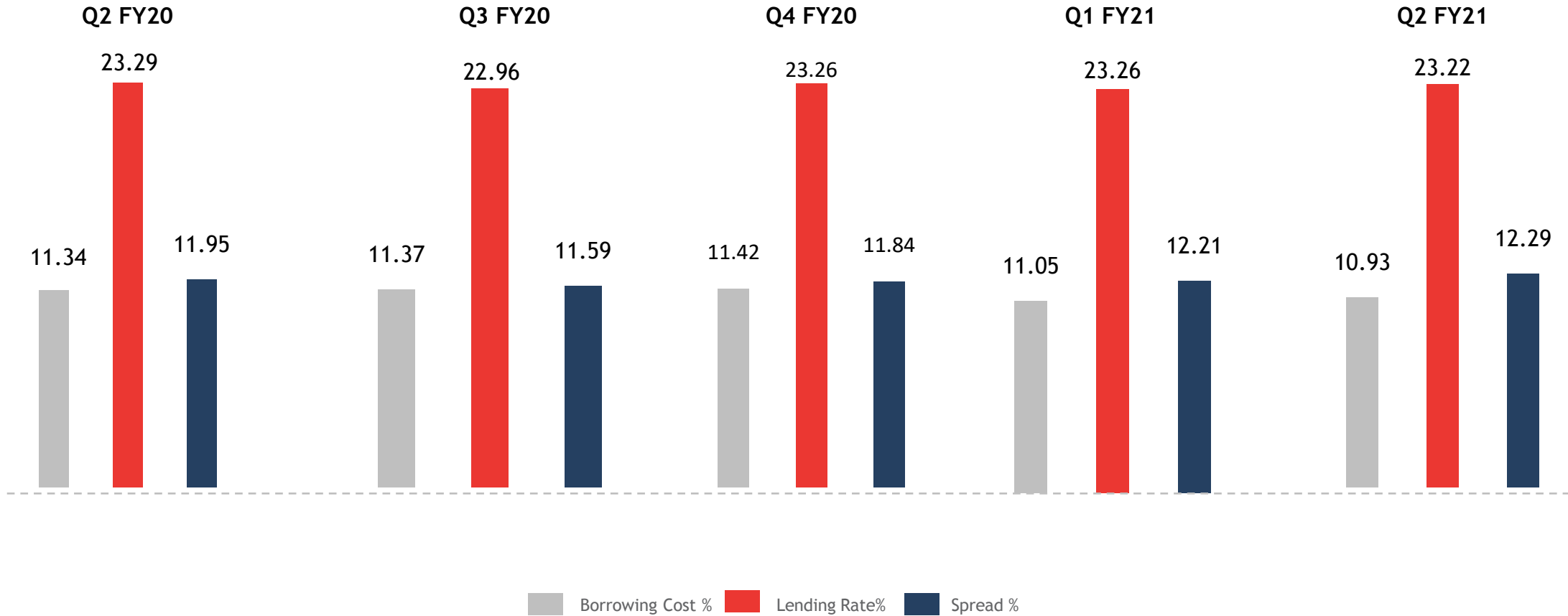
Business Origination (in %)



Costs and Yields

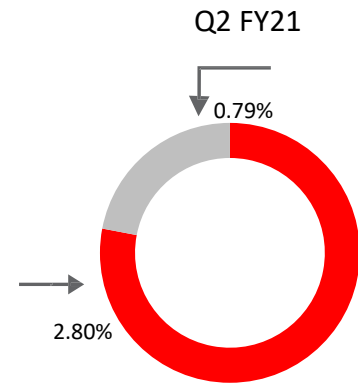


Loan Spreads (in %)

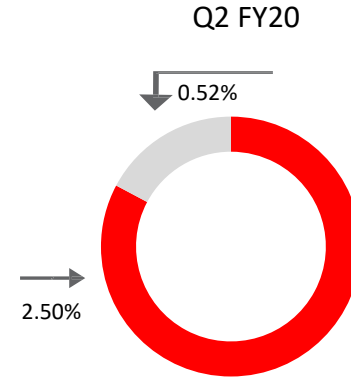


Product and Segment wise NPA

Segment wise NPA (in %)

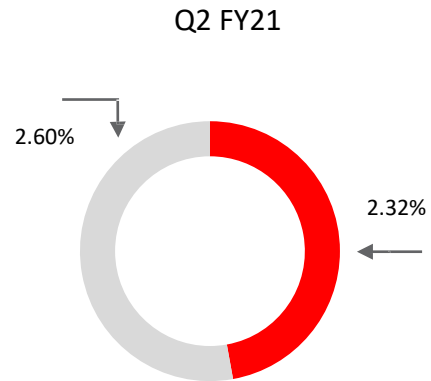


■ Self Employed ■ Salaried Employed

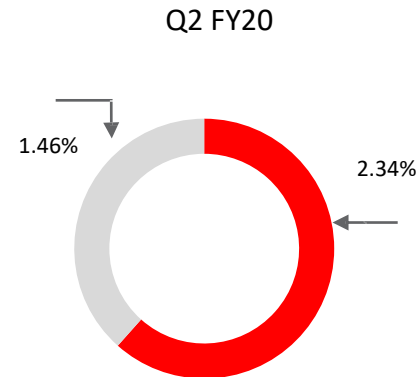


■ Self Employed ■ Salaried Employed

Product Wise NPA (in %)

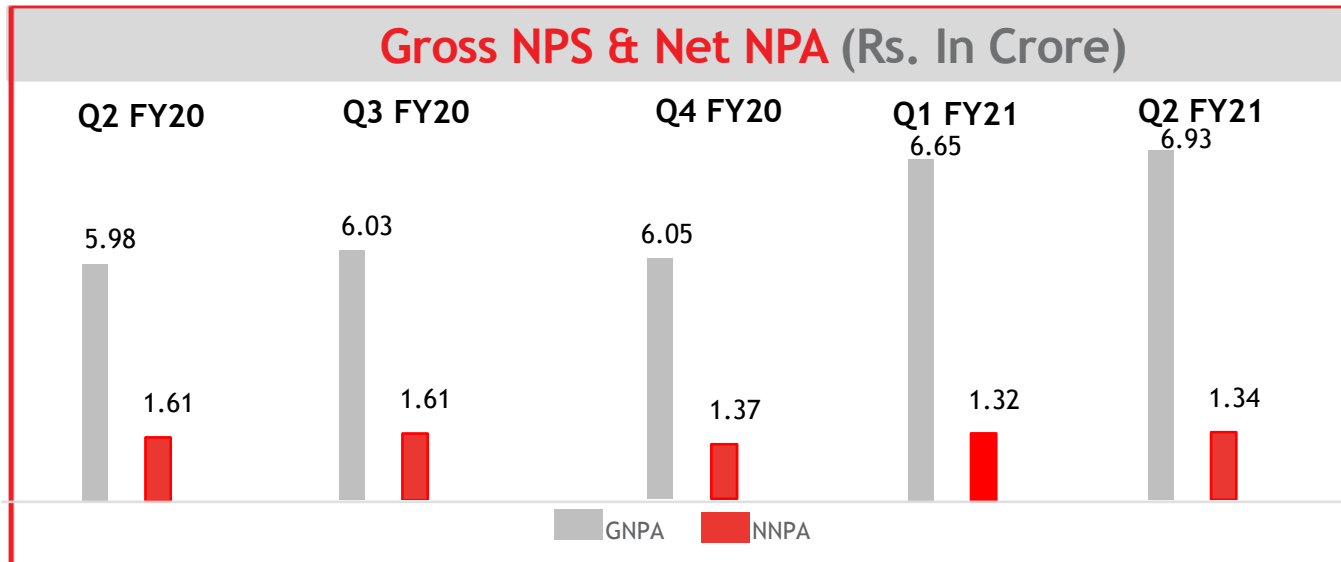
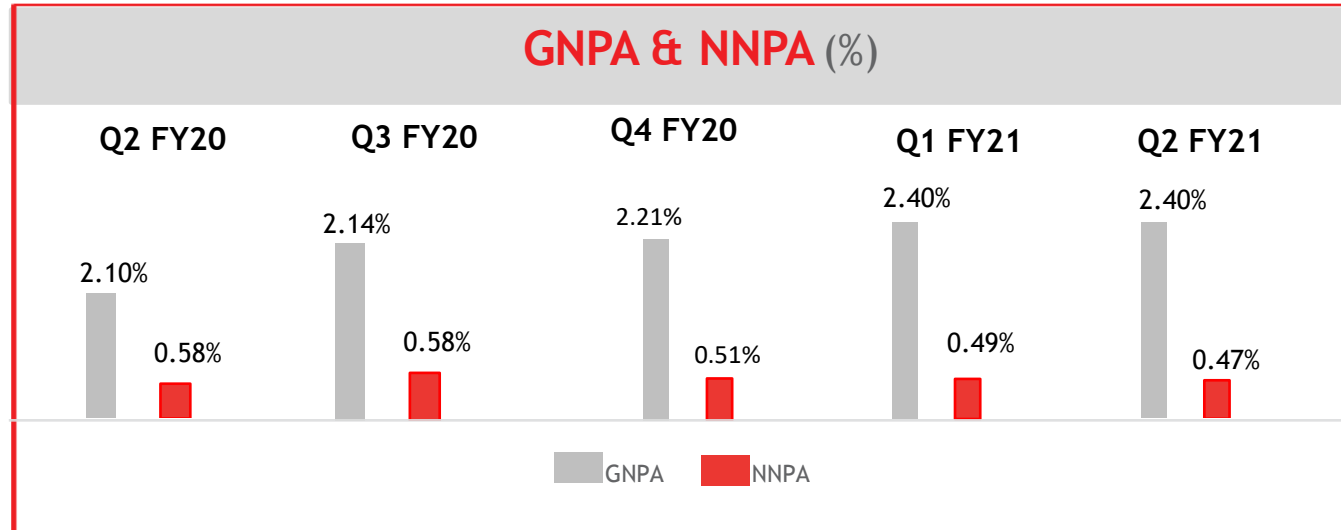


■ Housing Loan ■ LAP

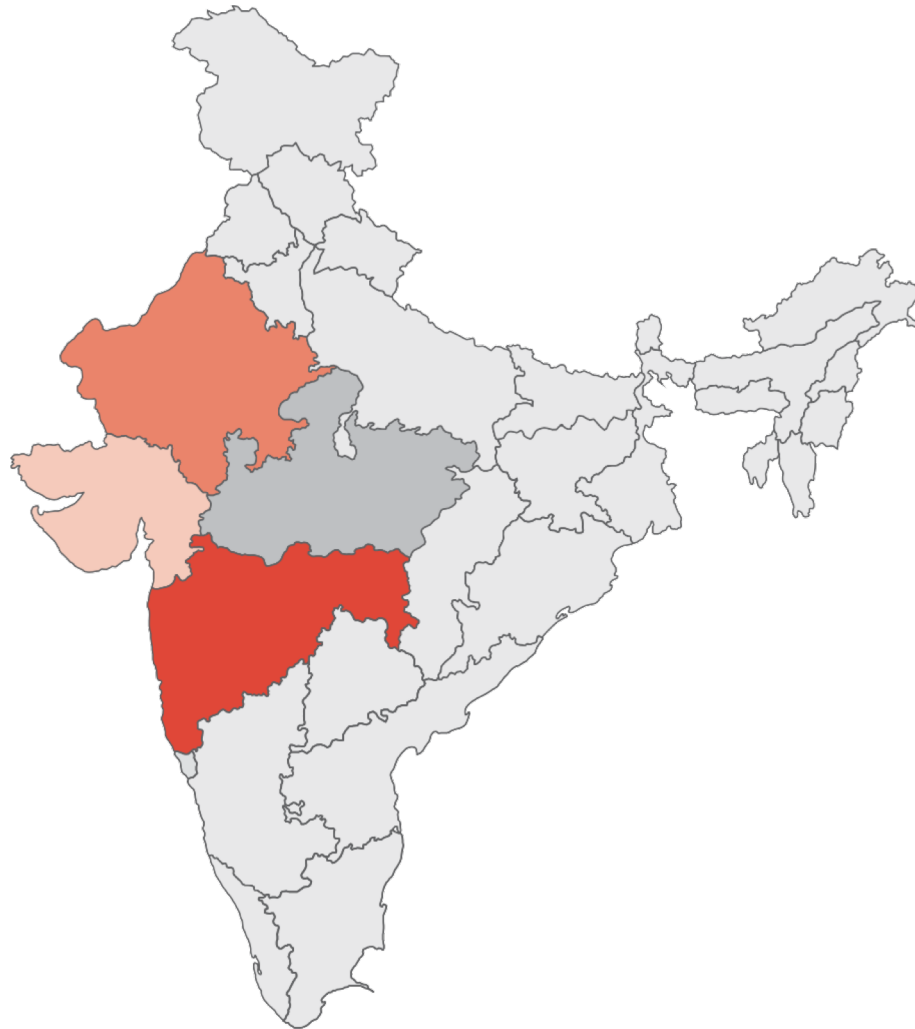


■ Housing Loan ■ LAP

Asset Performance



Our Business Presence



Rajasthan

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



Madhya Pradesh

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



Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Patan, Mehsana, Nadiad



Maharashtra

Mumbai

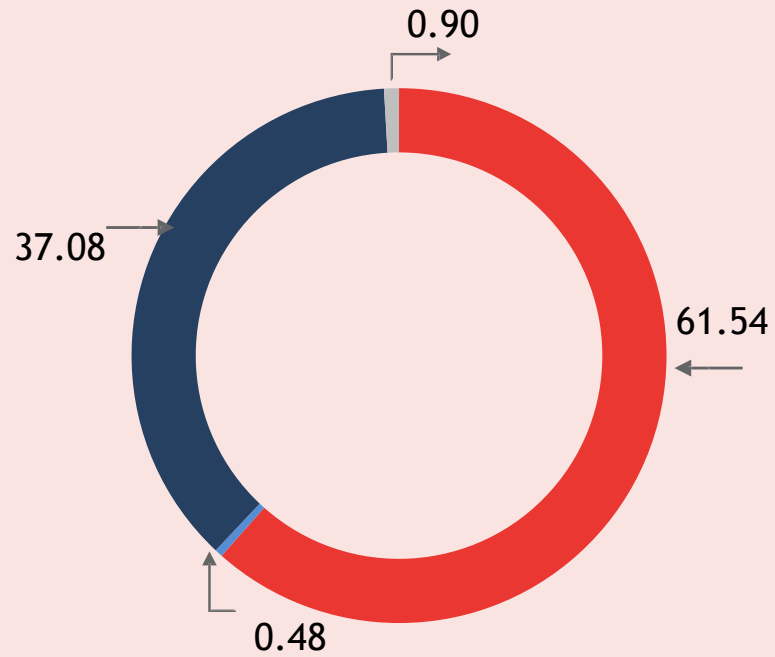
Map not to scale. For illustrative purposes only.

Total 36 offices includes 34 branches , head office at Udaipur and corporate office at Mumbai

Stock Information



Shareholding Pattern as on 30th September 2020



- Promoter & Promoter Group
- FPI & AIF
- Retail
- Bodies Corporate

162.50 cr.

Market Cap (INR)
as on 9th Sep, 2020

13.0 mn

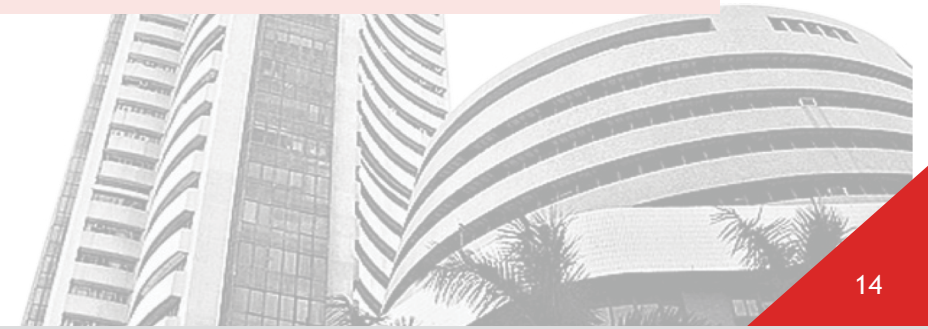
Shares Outstanding

534680

BSE Code

0596730D:IN

Bloomberg code



Contact Us

Investor Relations Contact

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(Chief Investor Relations Officer)
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+91-22-62215307

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