

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

Date: 17.09.2019

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

Respected Sir/Madam,

Subject: Investor Presentation- June, 2019

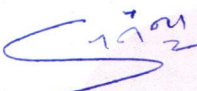
With reference to above, we hereby provide the Investor Presentation of the Company for the quarter ended June, 2019.

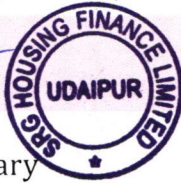
Kindly take the same on record and acknowledge receipt.

Thanking You,

With Regards,

For SRG Housing Finance Limited


Sunaina Nagar
Company Secretary
M.No: - A40754



SRG HOUSING FINANCE LIMITED

Q1 FY20 PERFORMANCE HIGHLIGHTS

For Quarter ended June, 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.

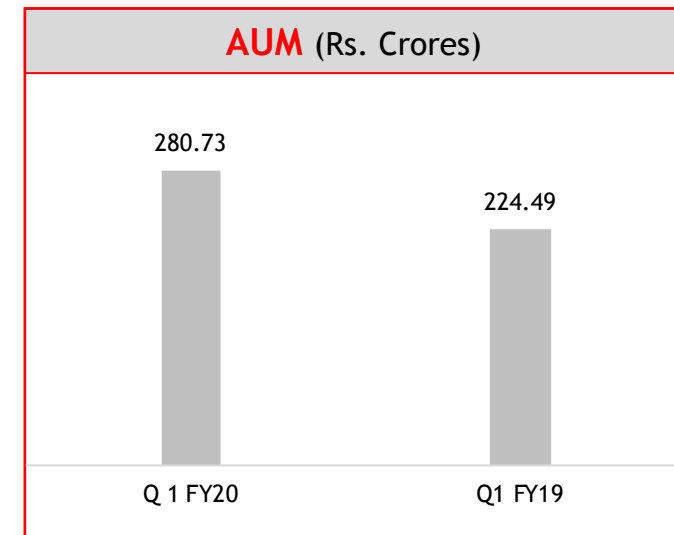
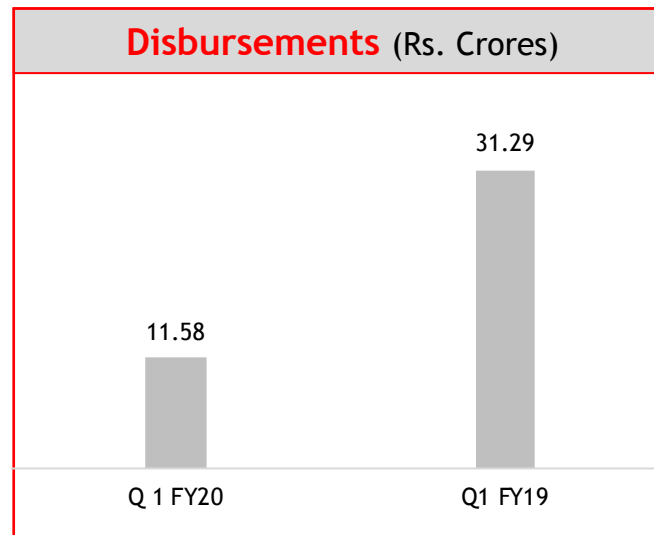
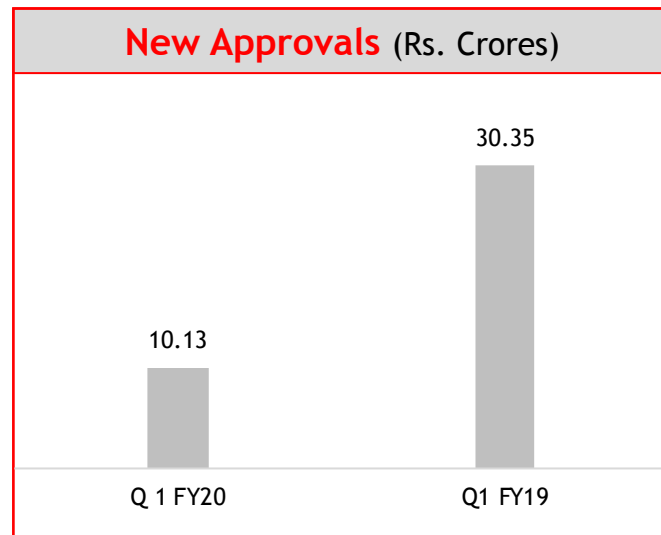
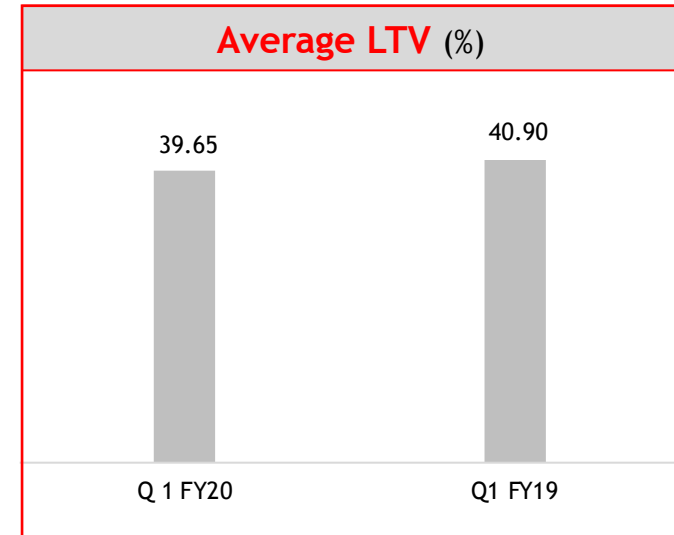
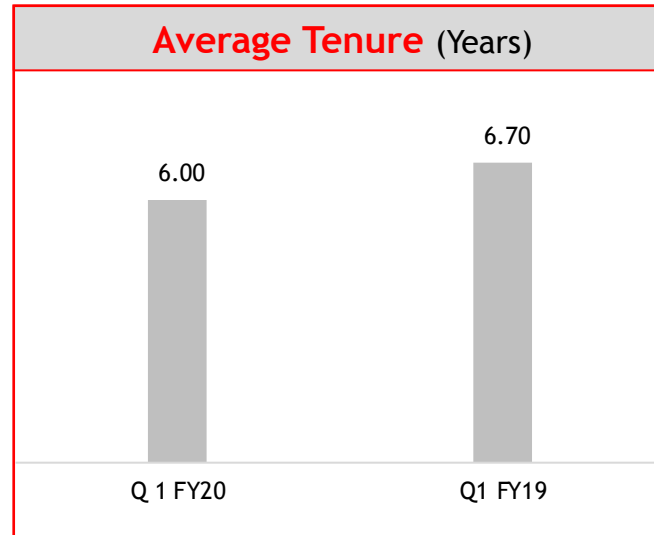
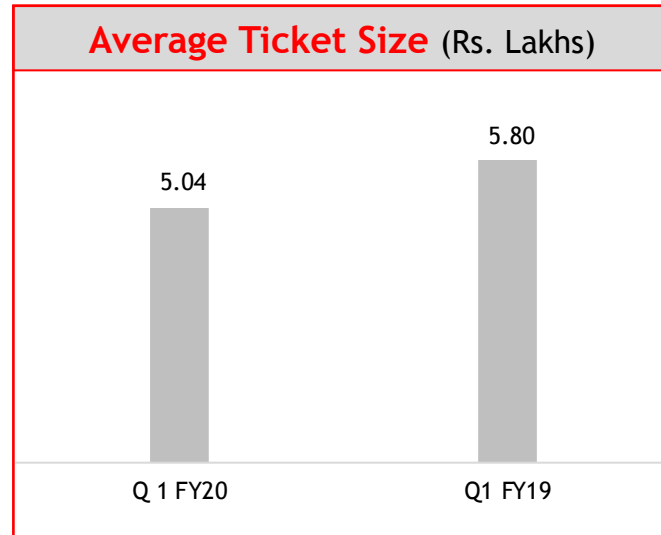
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory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



Profitability Comparisons



PARTICULARS	Rs in Crores			
	IGAAP	Ind AS	IGAAP	Ind AS
	Quarter ended	Quarter ended	Quarter ended	Quarter ended
	30.06.2019 (Reviewed)	30.06.2019 (Reviewed)	30.06.2018 (Reviewed)	30.06.2018 (Reviewed)
Income				
Revenue from operations				
(i) Interest income	15.41	15.70	11.56	11.70
(ii) Net Gain on derecognition of Financial Instruments	0.00	0.02	0.00	0.00
(iii) Others Operating Income	0.78	0.55	1.26	0.77
Total revenue from operations	16.19	16.27	12.82	12.47
Other income	0.16	0.16	0.02	0.02
Total Income	16.35	16.43	12.84	12.49
Expenses				
(i) Finance costs	7.11	7.24	4.91	4.95
(ii) Impairment of Financial Instruments (Expected Credit Loss)	0.02	0.02	0.89	0.88
(iii) Employee benefits expenses	2.24	2.23	1.27	1.27
(iv) Depreciation and amortisation expenses	0.14	0.49	0.12	0.12
(v) Other expenses	1.27	0.91	1.34	0.93
Total Expenses	10.78	10.89	8.53	8.15
Profit before exceptional items and tax	5.57	5.54	4.31	4.34
Exceptional items	0.00	0.00	0.00	0.00
Profit before tax	5.57	5.54	4.31	4.34
Tax expense:				
Current Tax	1.41	1.41	1.28	1.28
Deferred Tax Liability / (Assets)	0.19	-0.03	-0.08	-0.26
Net Profit for the period	3.97	4.16	3.11	3.32
Other Comprehensive Income	0.00	0.00	0.00	0.00
A. Items that will not be reclassified to profit or loss				
(i) Remeasurement Gain / (Loss) on defined benefit plan	0.00	-0.01	0.00	-0.01
(ii) Net Gain on equity instrument designated at FVOCI for the year	0.00	0.00	0.00	-0.04
(iii) Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.01
B. Items that will be reclassified to profit or loss				
Total other comprehensive income (A+B)	0.00	-0.01	0.00	-0.04
Total Comprehensive Income	3.97	4.15	3.11	3.28
Paid up Equity Share Capital (Face value ₹10/-)	13.00	13.00	13.00	13.00
Earning Per Share (EPS) on Face Value ₹ 10/- (in Rs.)	3.05	3.20	2.39	2.55

Key Financial Ratio



Sr. No.	Particulars	Q1 FY20	Q1 FY19
1	Return on Average Assets (%)	1.24	1.43
2	Return on Average Equity (%)	7.19	7.62
3	Earning Per Share (Rs.)	3.20	2.55
4	Net Interest Margin* (%)	3.01	3.18
5	Borrowing Cost (%)	11.30	11.00
7	Cost Income Ratio (%)	39.50	30.86
8	Capital Adequacy Ratio (%)	31.44	31.51
9	Lending Rate (%)	22.55	22.50
10	Spread (%)	11.25	11.50
11	GNPA (%)	1.97	1.76
12	NNPA (%)	0.45	0.50

*not annualized
Key Financial ratios are calculated as per IGAAP.

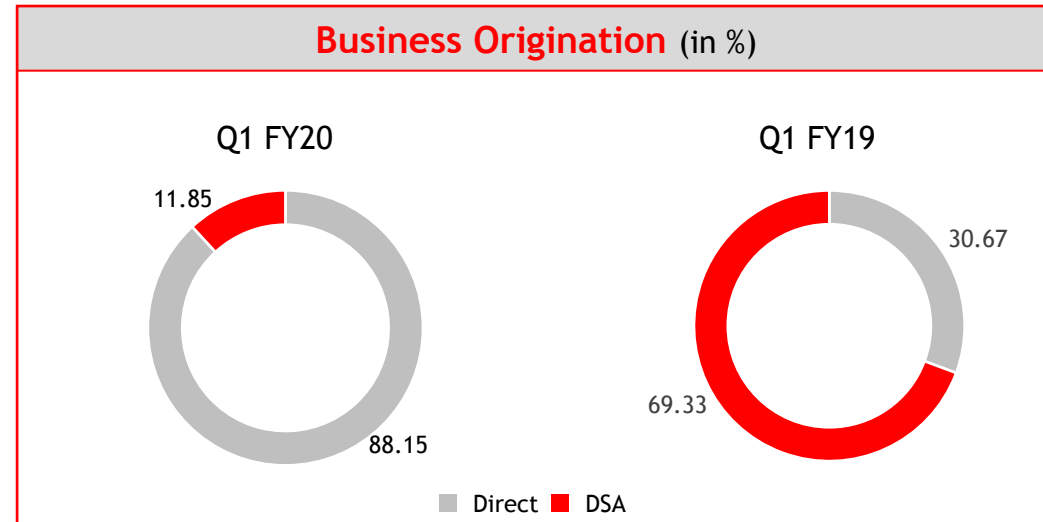
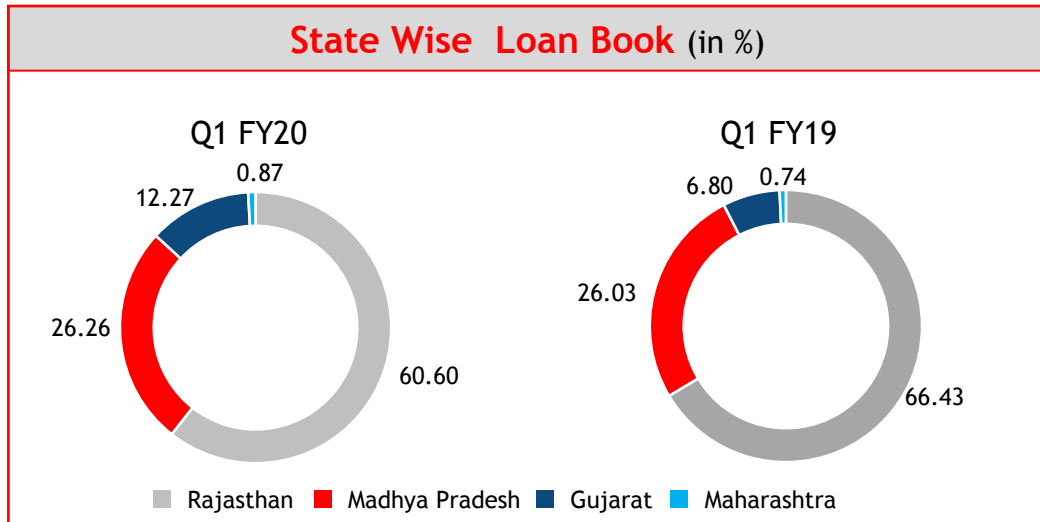
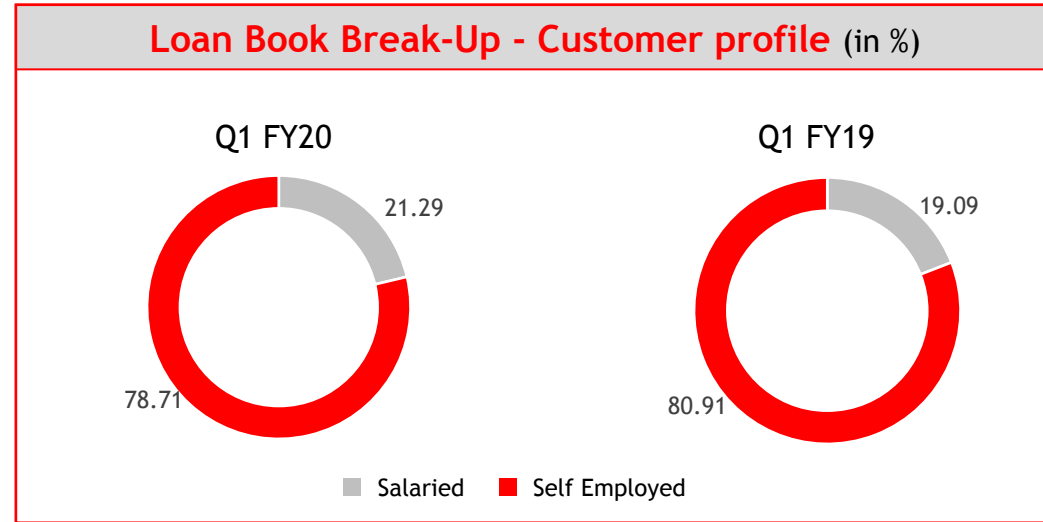
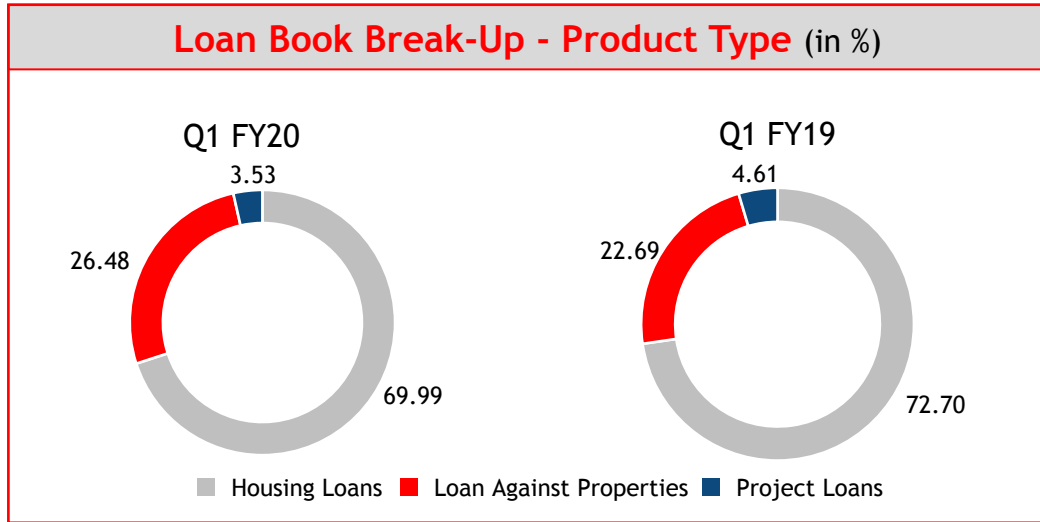
Extract of Liquidity Position till March 2020



Particulars	Rs in Crores								
	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
Cash and Cash equivalents*	33.90	34.87	36.84	37.73	39.20	41.51	42.75	44.28	46.78
Current Investments	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42
Inflows									
EMI / PEMI (excluding prepayments)	7.83	7.92	7.98	7.97	8.03	8.11	8.08	8.09	8.11
Total Inflows	42.15	43.21	45.24	46.12	47.65	50.04	51.25	52.79	55.31
Outflows									
Banks/FI Loans (Interest + Principal)	6.70	5.79	6.94	6.35	5.57	6.73	6.41	5.46	6.63
NCD (Interest + Principal)	0.58	0.58	0.57	0.57	0.57	0.56	0.56	0.55	0.54
Commercial Paper	-	-	-	-	-	-	-	-	-
Total Outflows	7.28	6.37	7.51	6.92	6.14	7.29	6.97	6.01	7.17
Surplus	34.87	36.84	37.73	39.20	41.51	42.75	44.28	46.78	48.14

*Cash and cash equivalents does not includes FDR amounting to Rs.14.13 Crores pledged with Lenders.

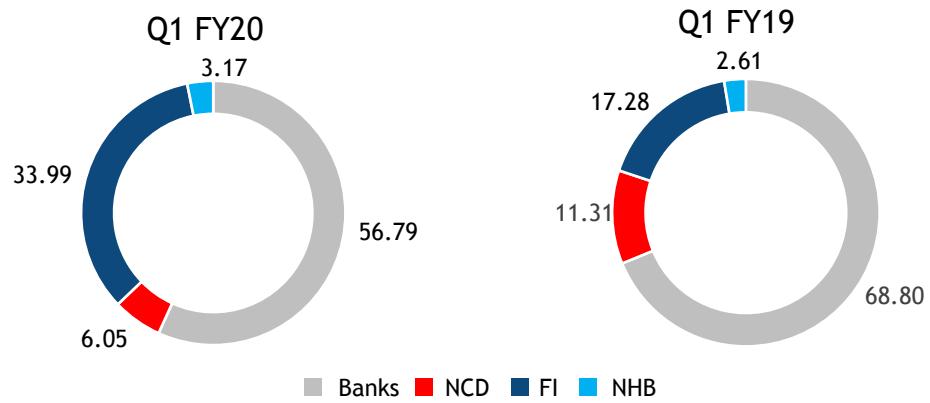
Lending Basket



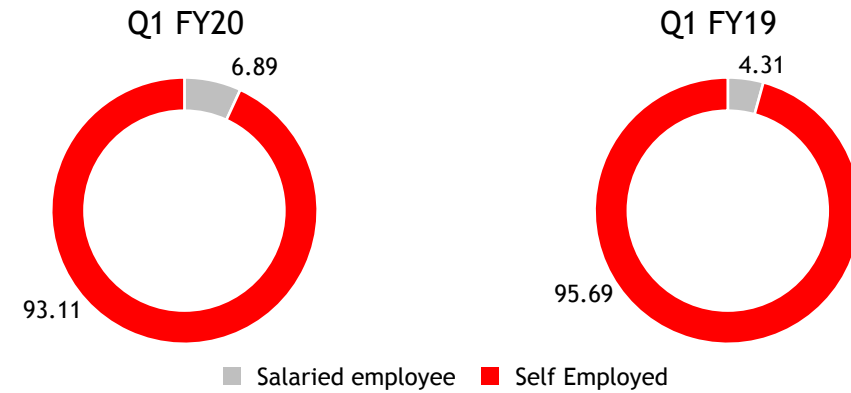
Funding Mix and NPA



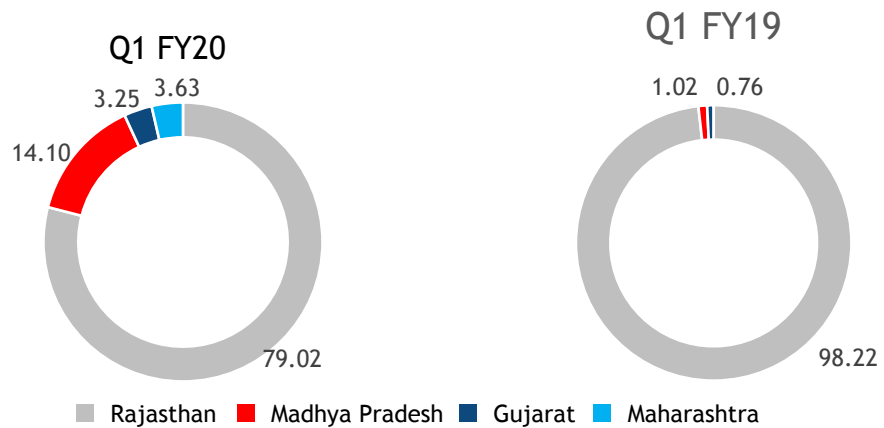
Funding Mix (in %)



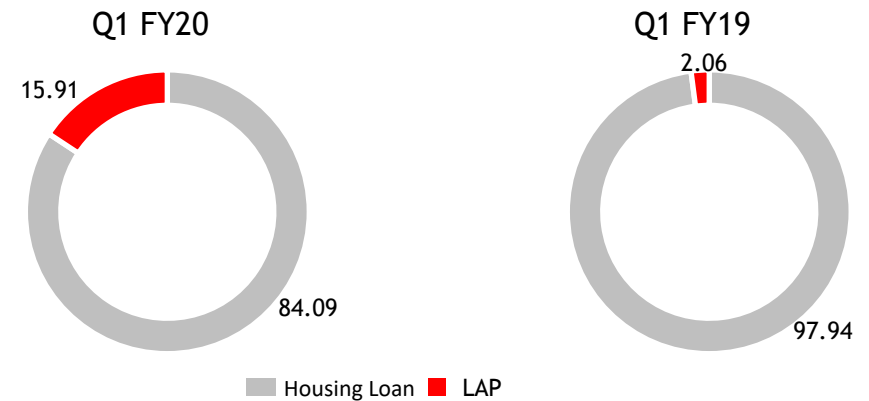
Segment wise NPA (in %)



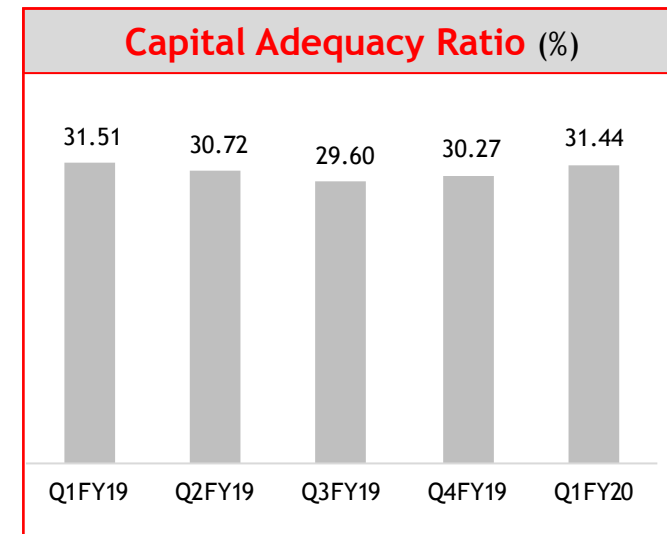
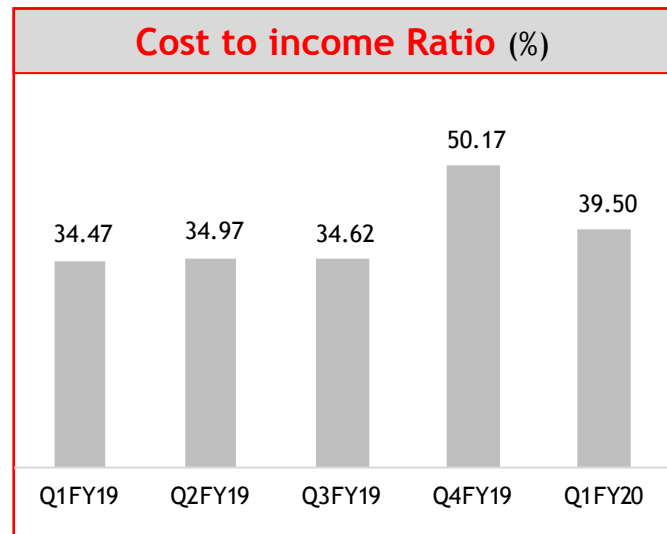
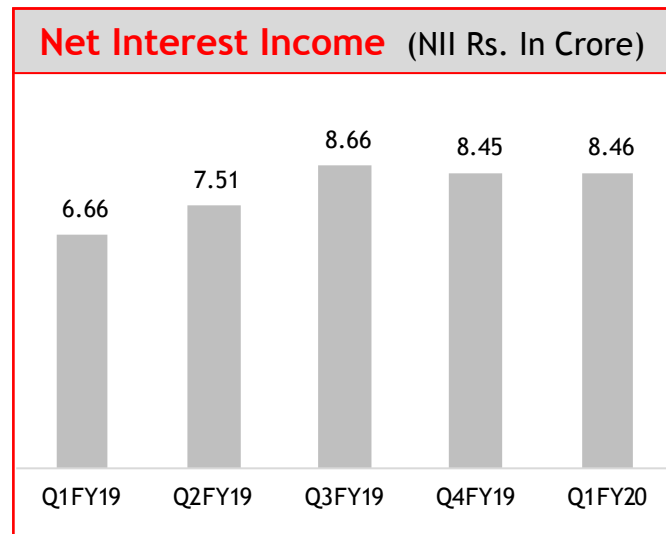
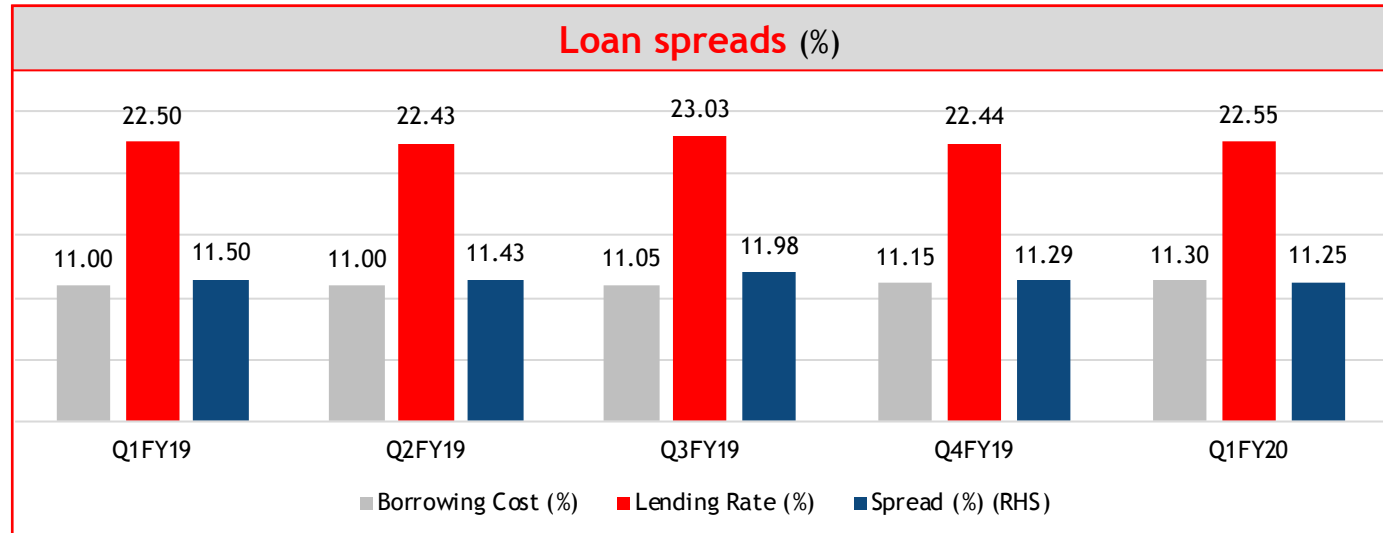
State Wise NPA (in %)



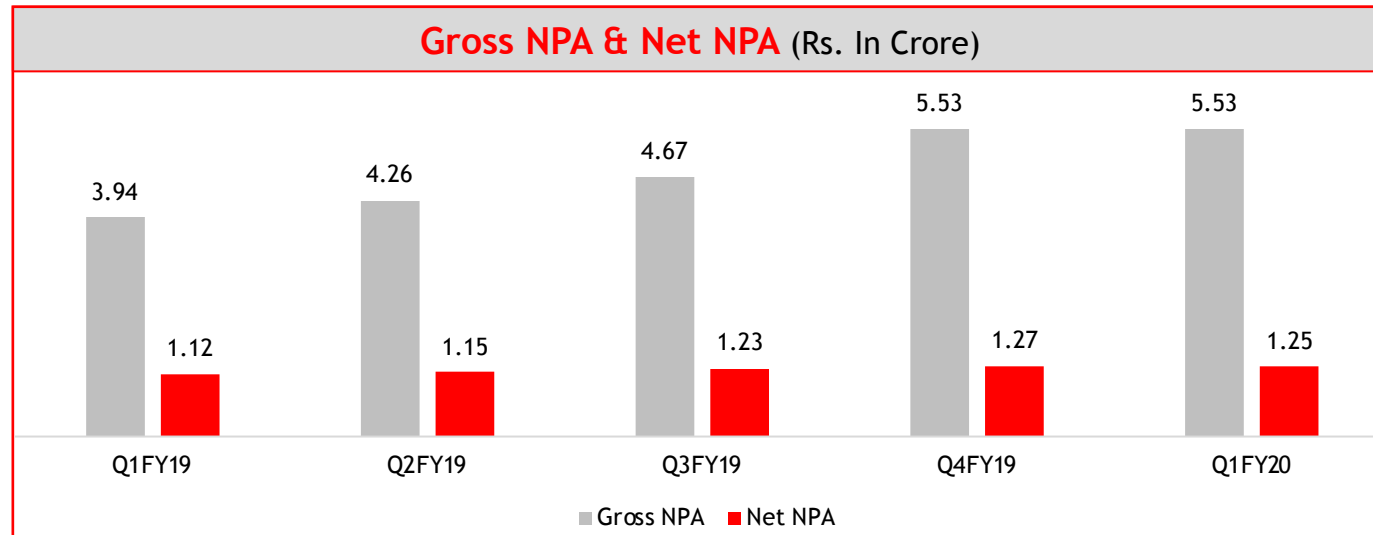
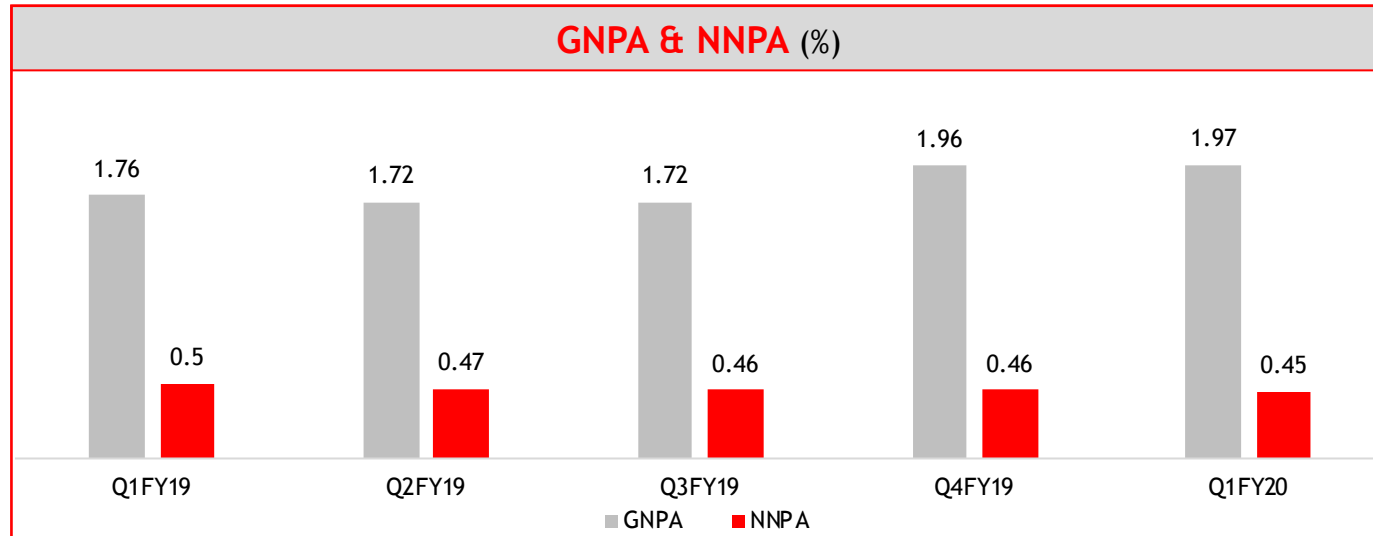
Product Wise NPA (in %)



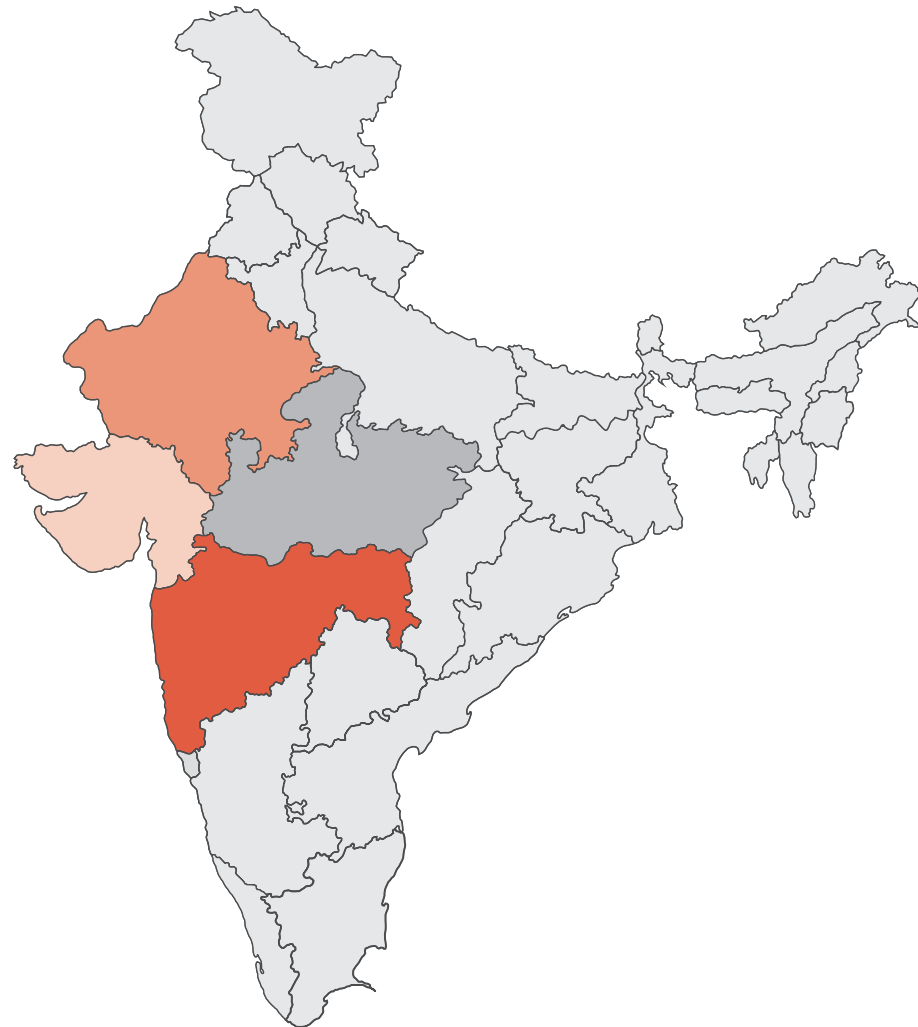
Costs and Yields



Asset Performance



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

Profit & Loss Statement - Audited



Rs. Crore	FY15	FY16	FY17	FY18	FY19
Interest Income	6.84	10.20	14.04	29.36	54.28
Financial Cost	2.39	4.04	5.74	11.27	23.01
Non Interest Income	0.03	0.05	0.51	4.80	5.21
Operating Expenses	2.13	3.36	4.47	9.25	13.59
Provision for Contingencies*				2.08	2.37
Depreciation	0.08	0.08	0.31	0.44	0.55
Profit Before Tax (PBT)	2.27	2.77	4.03	11.12	19.97
Taxes	0.73	0.90	1.32	3.04	5.80
Profit After Tax (PAT)	1.54	1.87	2.71	8.08	14.17

Key Financial Ratios	FY15	FY16	FY17	FY18	FY19
Net Interest Income (NII Rs. Crore)	4.45	6.16	8.30	18.09	31.27
Net Interest Margin (%)	13.68	13.40	12.29	12.82	12.98
AUM (Rs. Crore)	38.68	53.28	81.83	200.28	281.63
New Approvals (Rs. Crore)	30.13	27.07	51.53	145.96	124.83
Disbursements (Rs. Crore)	25.39	27.31	47.37	142.82	124.90
Borrowing Cost (%)	13.15	13.15	11.61	10.56	11.15
Lending Rate (%)	23.15	23.23	22.58	22.08	22.60
Spread (%)	10.00	10.08	10.97	11.52	11.45
Cost/Income Ratio (%)	49.33	55.23	53.44	42.33	38.82
Gross NPA (% AUM)	1.04	1.01	1.57	1.50	1.96
NNPA (% AUM)	0.76	0.70	1.21	0.50	0.46
Return on Average Assets (RoAA %)	4.33	3.72	3.15	4.89	5.21
Return on Average Equity (RoAE %)	10.80	12.00	10.75	21.25	28.94
Earnings per share (EPS Rs.)	1.43	1.65	2.38	6.21	10.90

*The Provision for Contingencies against Standard Assets and NPA has been routed through P&L Statement and accordingly revised figures are reported from FY 18
As per IGAAP

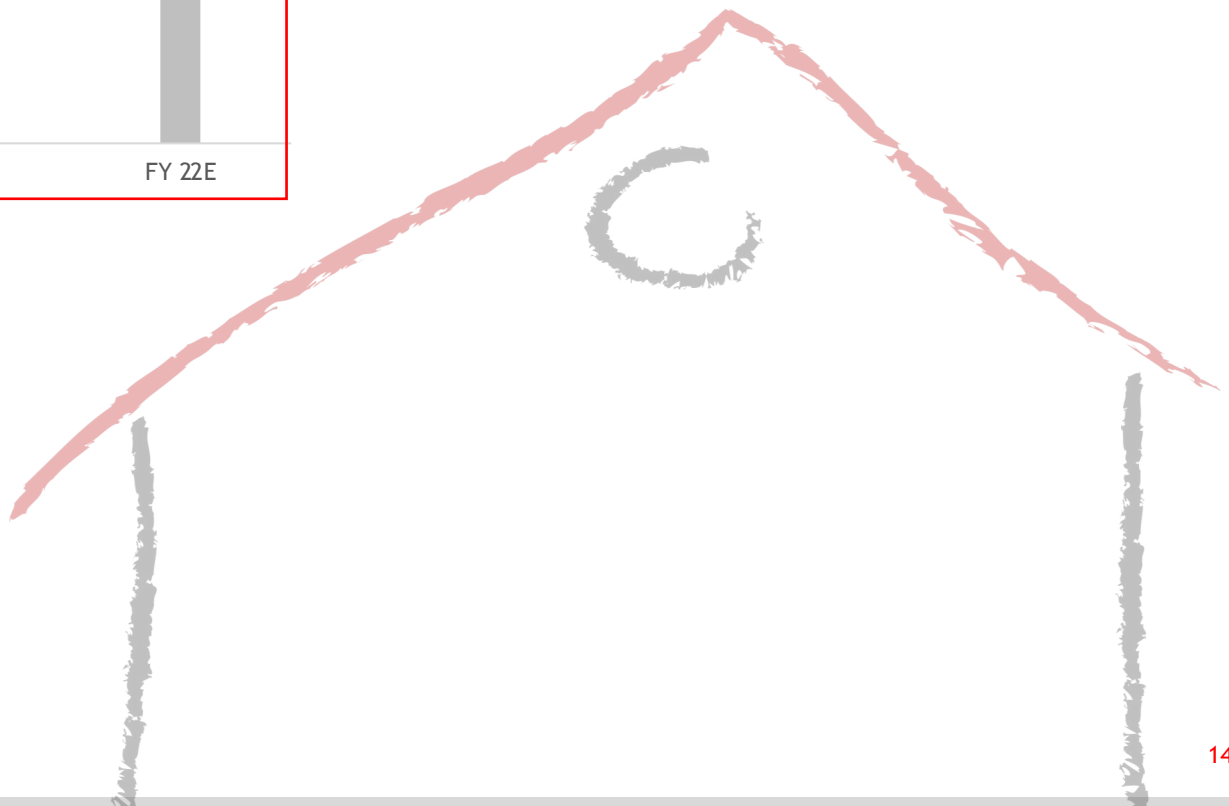
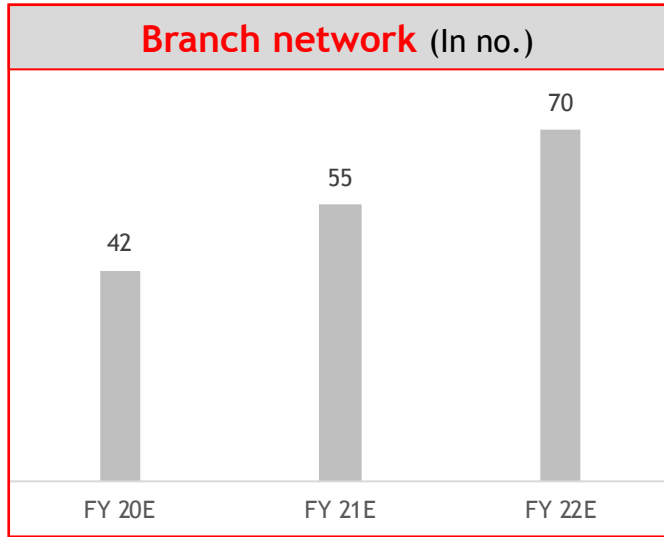
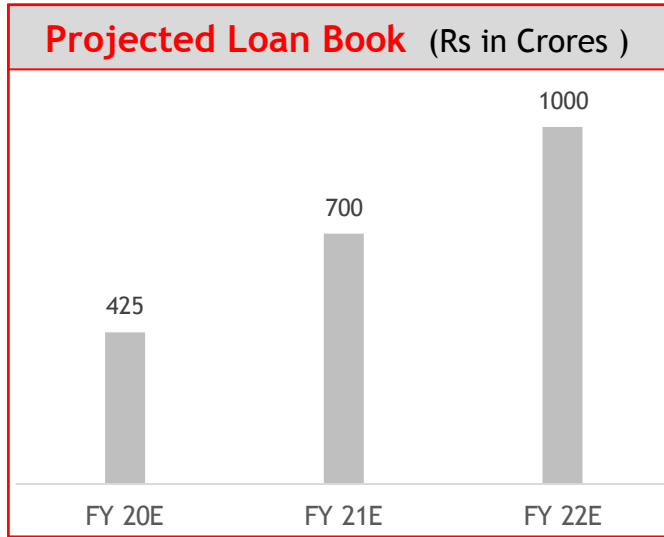
Balance Sheet - Audited



Rs. Crore	FY15	FY16	FY17	FY18	FY19
Assets					
Loans	38.68	53.28	81.83	200.28	281.63
Total Investments	-	0.84	0.32	0.42	0.42
Other Assets	2.23	5.23	30.30	17.03	44.17
Total Assets	40.91	59.35	112.45	217.73	326.22
Equity & Liabilities					
Shareholders' Funds	14.71	16.40	33.97	42.03	55.89
Borrowings	24.89	41.29	75.04	166.96	254.97
Liabilities & Provisions	1.31	1.66	3.44	8.74	15.36
Total Equity & Liabilities	40.91	59.35	112.45	217.73	326.22
Productivity Ratios					
Number of Employees	18	35	55	140	230
Nos of Branches	9	15	19	29	32
Profit Per Employee (Rs. Crore)	0.09	0.05	0.05	0.06	0.06
Asset Per Employee (Rs. Crore)	2.15	1.52	1.49	1.43	1.22
Financial Metrics					
Pre-Tax ROAA (%)	6.40	5.52	4.69	6.74	7.34
Post-Tax ROAA (%)	4.33	3.72	3.15	4.89	5.21
Return on Average Equity (ROAE %)	10.80	12.00	10.75	21.25	28.94
Capital Adequacy Ratio (%)	50.34	49.91	72.71	33.38	30.27

As per IGAAP

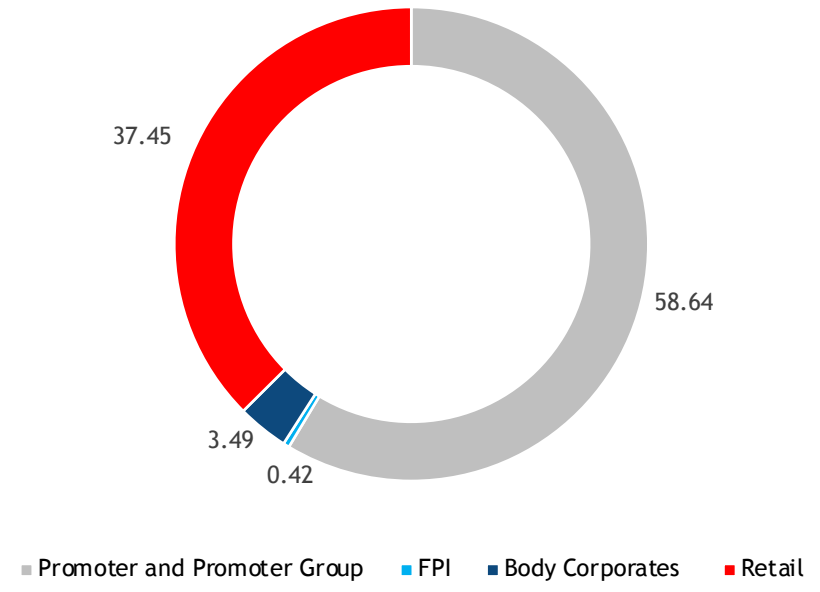
Vision 2022



Stock information



Shareholding pattern as on 30th June 2019



119.60 cr
Market Cap (INR) as on 13.09.2019

13.0 mn
Shares Outstanding

534680
BSE Code

0596730D: IN
Bloomberg code

Contact Us



Investor Relations Contact

Ms. Sunaina Nagar (Chief Investor Relations Officer)

sunaina@srggroup.net

+91-22-62215307

Corporate Office

1046, 10th Floor, Hubtown Solaris, N.S. Phadke Marg,
Near East West Flyover, Andheri (E),
Mumbai, Maharashtra - 400 069.

Registered Office

321, S.M. Lodha Complex, Near Shastri Circle,
Udaipur, Rajasthan, 313001.

CIN No: L65922RJ1999PLC015440

www.srghousing.com

info@srghousing.com

+91-0294-2561882 / 2412609

