

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

Date: 24-05-2022

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

Respected Sir/Madam,

**Subject: Investor Presentation- March, 2022**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby provide the Investor Presentation (Performance Highlights) for the quarter and financial year ended March 31, 2022.

This investor presentation is also made is also made available on Company's website [www.srghousing.com](http://www.srghousing.com).

Kindly take the same on record.

Thanking You,

With Regards,

Yours faithfully,

For SRG Housing Finance Limited

Sunaina Nagar  
Company Secretary  
M.No:- A40754

***Encl:- as above.***

# SRG HOUSING FINANCE LIMITED

## Q4 & FY2022 PERFORMANCE HIGHLIGHTS

For Quarter ended March 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**

**Crossed AUM of Rs 340 crore as on 31 March 2022**

**Best in class NIMs and Profit Margin**

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

**Award for Excellence in Home Loans by BFSI**

## 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 37 branches across the four states. Our AUM as of 31 March 2022 stood at Rs 340 crore.

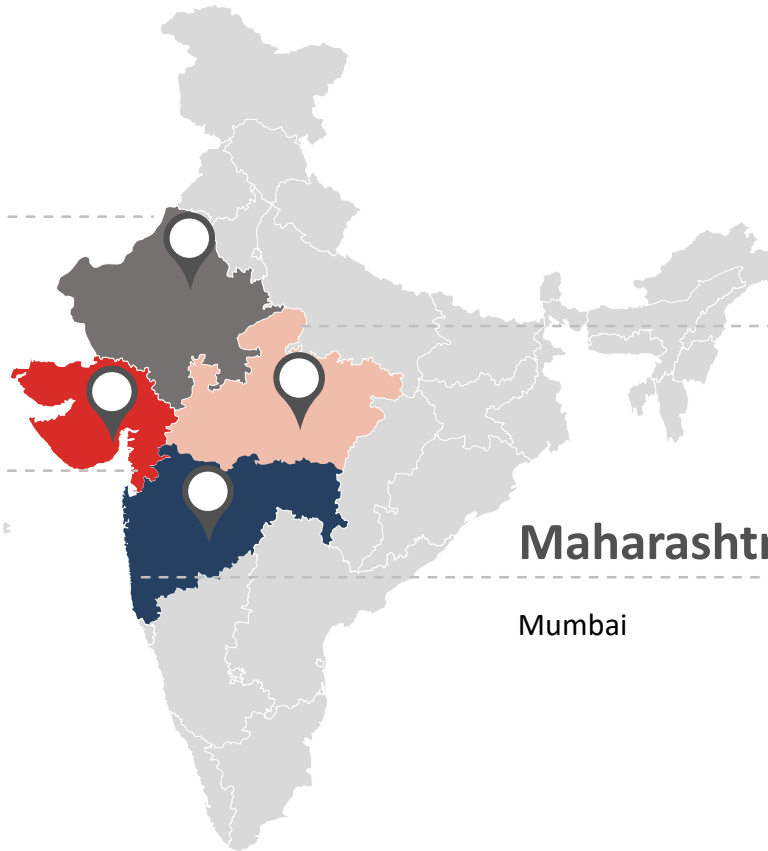
# OUR NETWORK

## Rajasthan (17 branches)

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

## Gujarat (9 branches)

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



## Madhya Pradesh (10 branches)

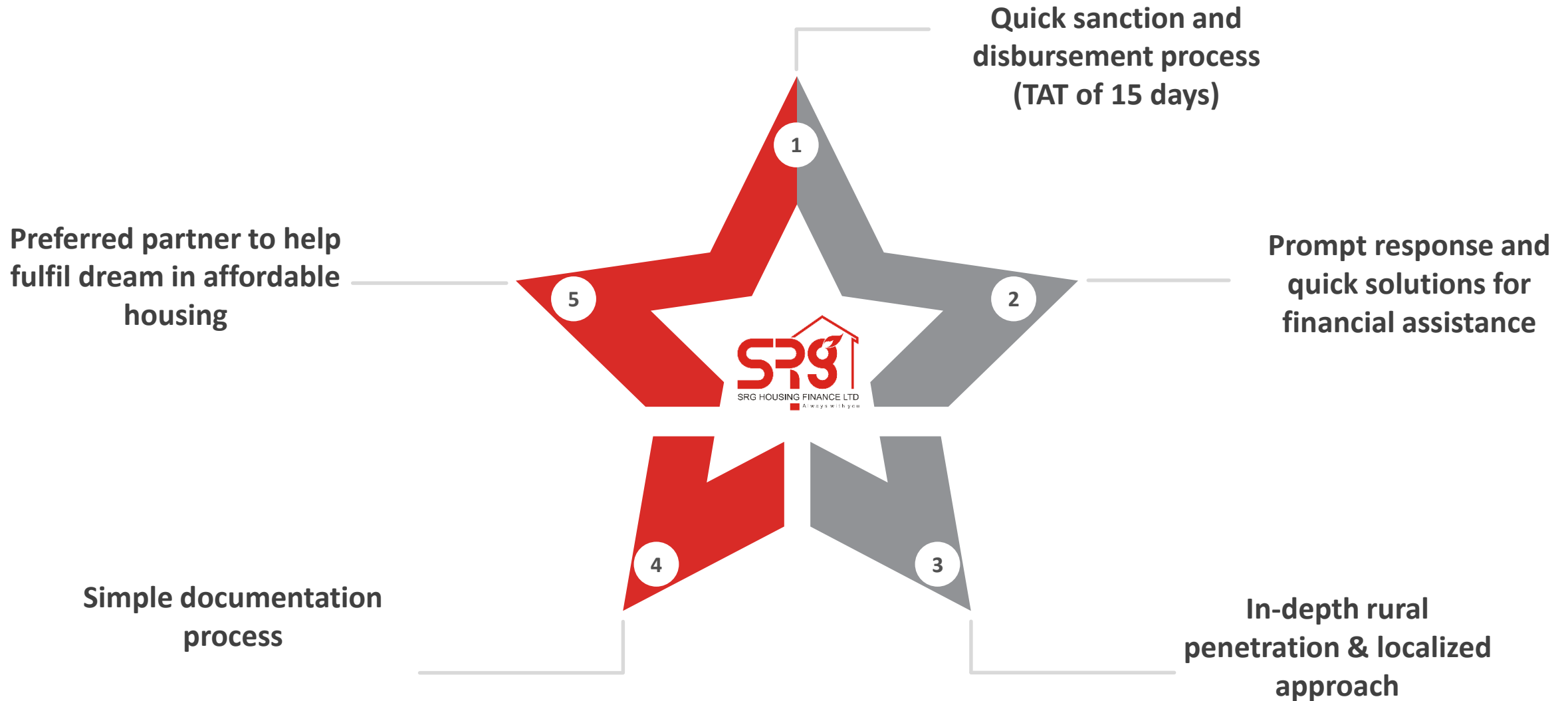
Mandsaur, Ratlam, Manasa, Neemuch, Shamgarh, Ujjain, Dhar, Ashta, Indore, Dewas

## Maharashtra (1 branch)

Mumbai

Map not to scale. For illustrative purposes only.

# WHY BORROWERS PREFER SRG





Q4 FY22  
PERFORMANCE  
HIGHLIGHTS

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# PERFORMANCE HIGHLIGHTS FOR FY2022

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- Gross Loan Book reaches Rs 340.01 Cr (+4.49% YoY)
- Loan Disburse of Rs. 84.89 Cr during the year
- Net Interest Income (NII) is Rs 42.40 cr (+17.22% YoY)
- CRAR 38.3%
- NNPA stood at 0.42% and GNPA at 2.47%
- Average Lending rate 23.16% against borrowing cost of 10.56%
- Loan Spread continued to remain strong at ~13%
- Total Net Worth as on March 31, 2022 is Rs.113.74 Crore
- Return on Average Equity (ROAE) for the quarter is at 5.01%
- Debt Equity Ratio / Gearing Ratio is 2.52 times

**Credit Rating BBB (Stable)**



# KEY FINANCIAL HIGHLIGHTS

Rs in crore

Sr. No.	Particulars	Q4 FY22	Q4 FY21	FY22	FY21
1	Net Interest Income	11.72	9.33	42.40	36.17
2	Interest Income	19.55	17.37	72.95	67.03
3	Fees & Other Income	3.02	3.09	7.51	9.63
4	Gain on Fair Value Changes	-	-	-	0.01
5	<b>Total Income</b>	22.57	20.46	80.46	76.67
6	Loss on Fair Value Change	0.10	1.51	0.02	-
7	Interest Expenditure	7.83	8.04	30.55	30.86
8	Other Expenditure	6.93	6.33	24.01	20.38
9	<b>Total Expenditure</b>	14.86	15.88	54.58	51.24
10	Profit Before Tax & Provision	7.71	4.58	25.88	25.43
11	Provision For SA & NPA	0.46	(0.04)	0.35	1.66
12	<b>Profit Before Tax</b>	7.25	4.62	25.53	23.77

# KEY FINANCIAL HIGHLIGHTS

Rs in crore

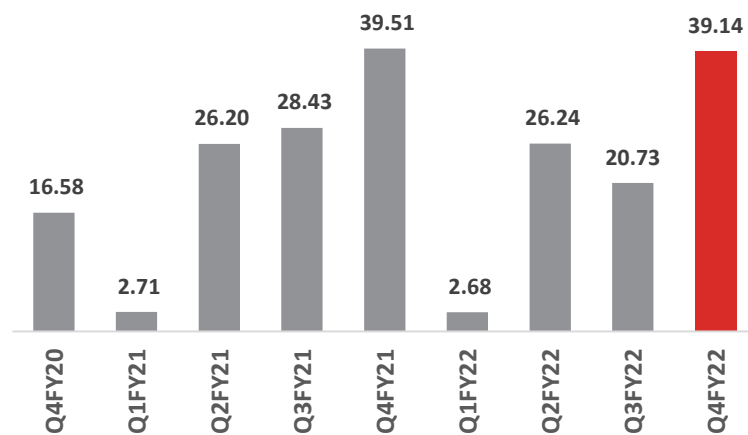
Sr. No.	Particulars	Q4FY22	Q4FY21	FY22	FY21
13	Provision For Taxation & DTL	1.49	0.99	5.21	4.94
14	<b>Profit After Tax</b>	5.76	3.63	20.32	18.83
15	Other Comprehensive Income (Net Of Tax)	(0.04)	(0.05)	(0.19)	(0.08)
16	<b>Total Comprehensive Income</b>	5.72	3.58	20.13	18.75
17	Earning Per Share	4.43	2.79	15.63	14.49
18	Gross NPA	8.40	7.62	8.40	7.62
19	Gross NPA Ratio (%)	2.47	2.34	2.47	2.34
20	Net NPA	1.41	1.35	1.41	1.35
21	Net NPA Ratio (%)	0.42	0.42	0.42	0.42

# KEY FINANCIAL RATIOS

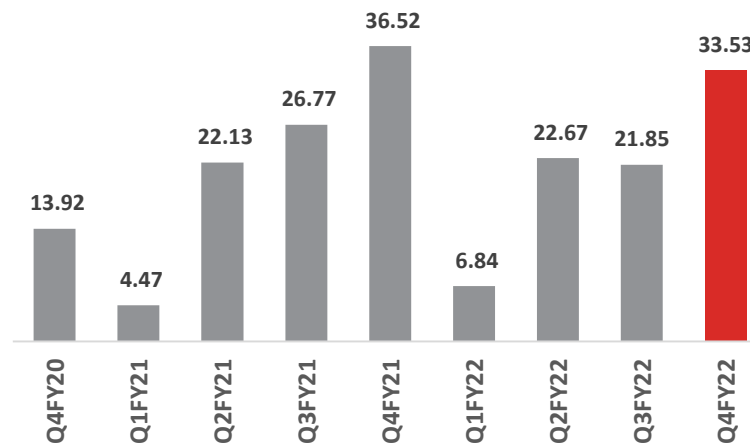
Sr. No.	Particulars	Q4FY22	Q4FY21	FY22	FY21
1	Return on Average Assets (%)	1.42	1.01	5.01	5.02
2	Return on Average Equity (%)	5.19	4.82	19.60	22.35
3	Earning Per Share (Rs.)	4.43	2.78	15.63	14.49
4	Net Interest Margin (%)	3.49	3.08	12.74	12.06
5	Borrowing Cost (%)	10.67	10.66	10.56	10.76
6	Capital Adequacy Ratio (%)	38.30	38.06	38.30	38.06
	Tier-I	37.91	37.43	37.91	37.43
	Tier-II	0.39	0.63	0.39	0.63
7	Average Lending Rate (%)	23.16	22.76	23.16	23.17
8	Cost Income Ratio (%)	47.37	58.07	48.13	44.48
9	GNPA (%)	2.47	2.34	2.47	2.34
10	NNPA (%)	0.42	0.42	0.42	0.42
11	Debt Equity Ratio	2.52	3.05	2.52	3.05

# KEY PERFORMANCE INDICATORS (1/3)

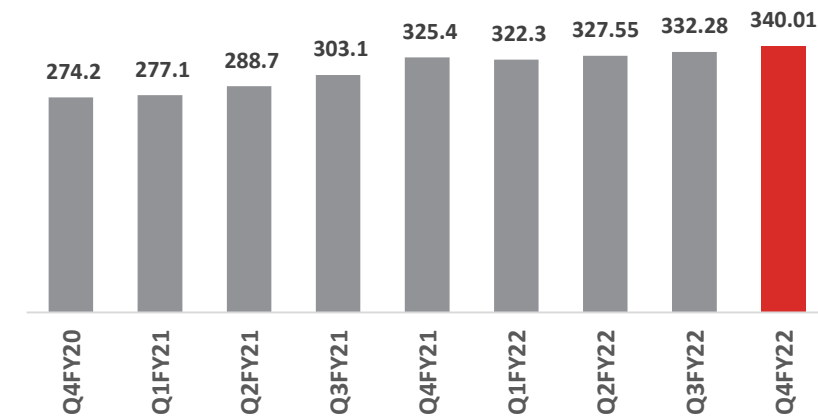
### New Approvals (Rs. Crore)



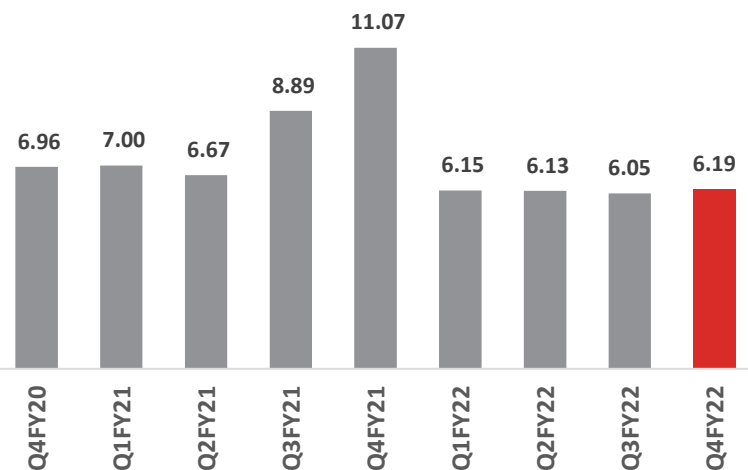
### Disbursements (Rs. Crore)



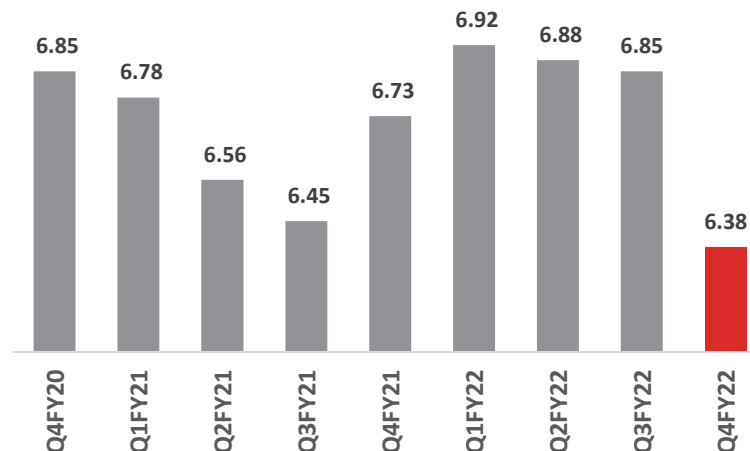
### AUM (Rs. Crore)



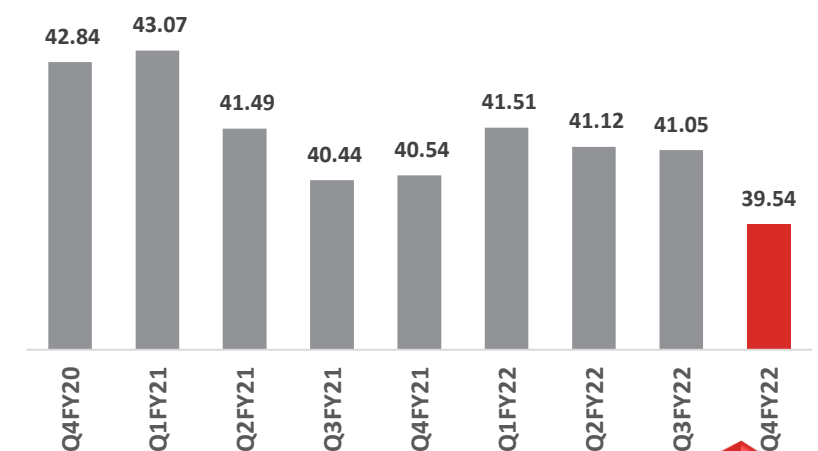
### Average Ticket Size (Rs. Lakhs)



### Average Tenure (Years)

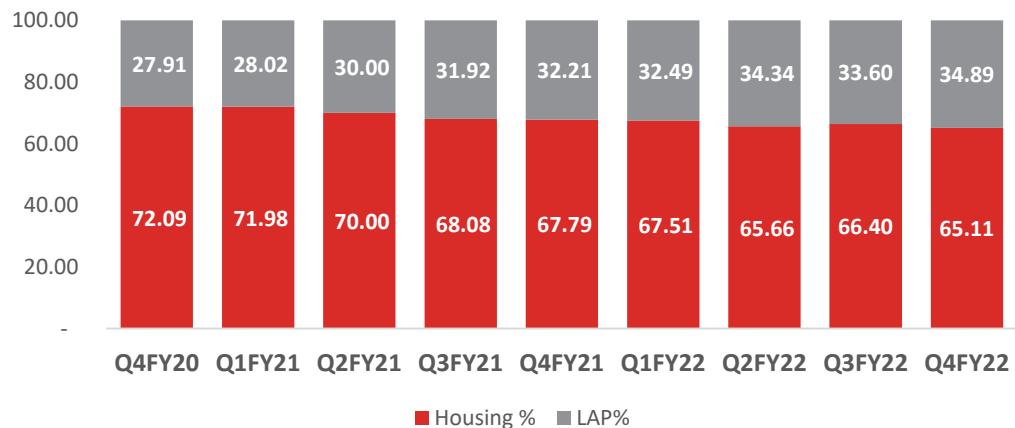


### Average LTV (%)

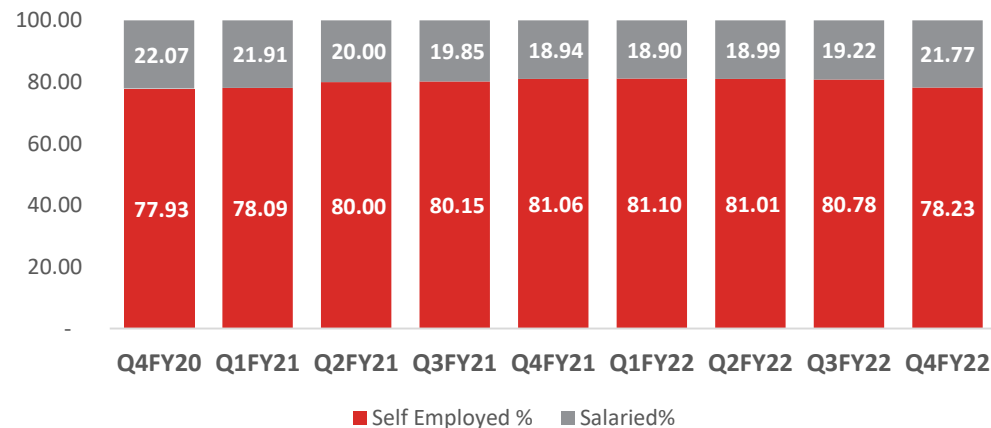


# KEY PERFORMANCE INDICATORS (2/3)

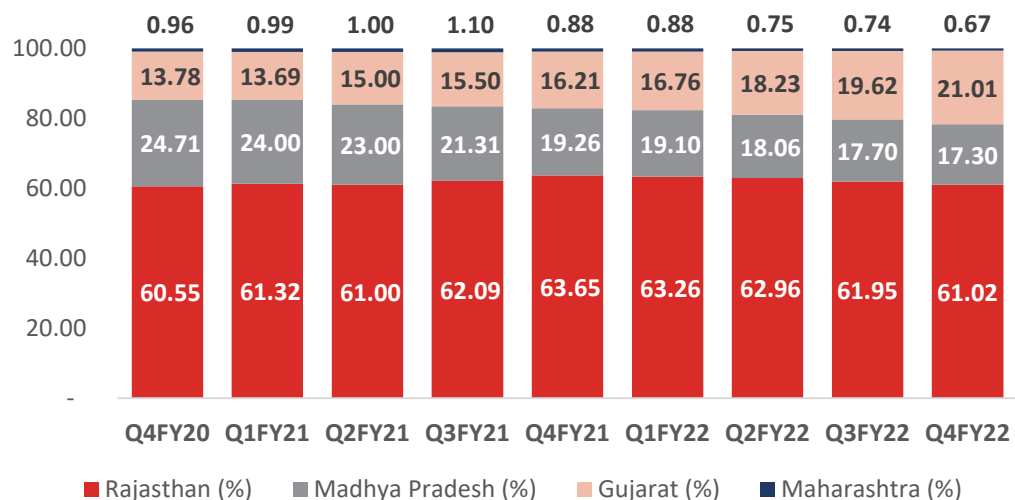
### Loan book break up - Product Category (%)



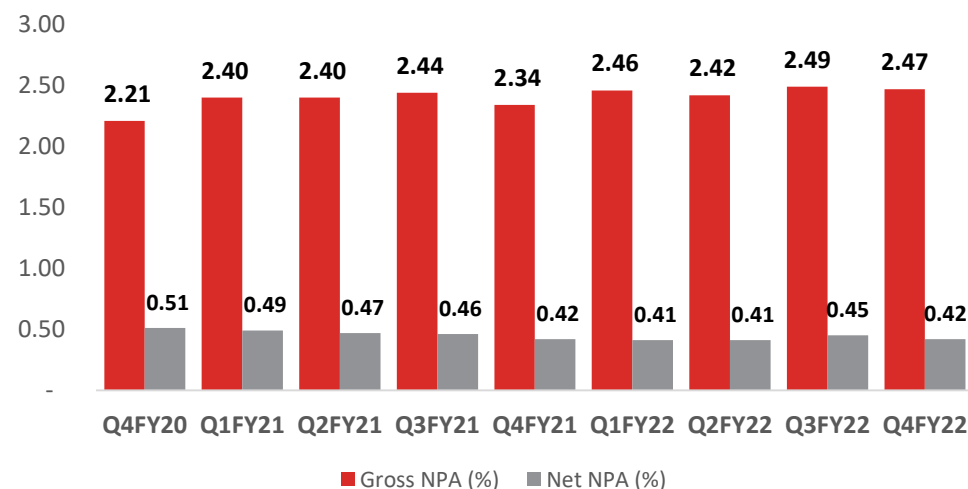
### Loan book break up - Customer Profile (%)



### State Wise Loan Book (%)

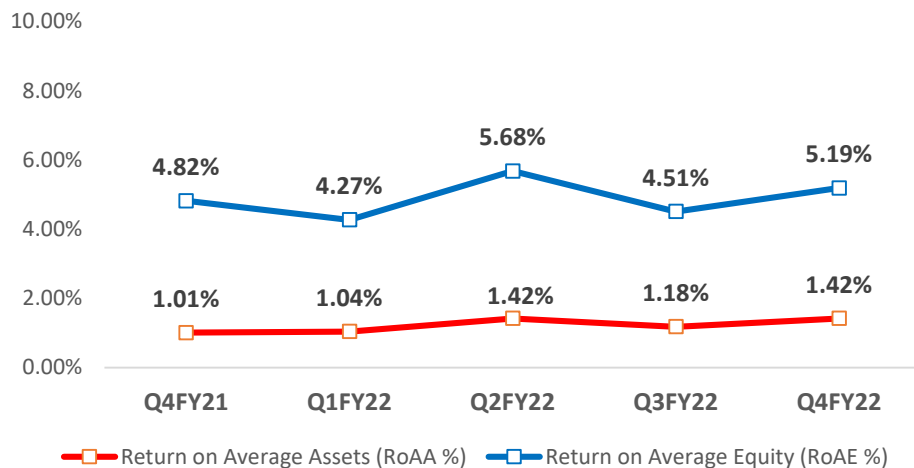


### Gross NPA / Net NPA (%)

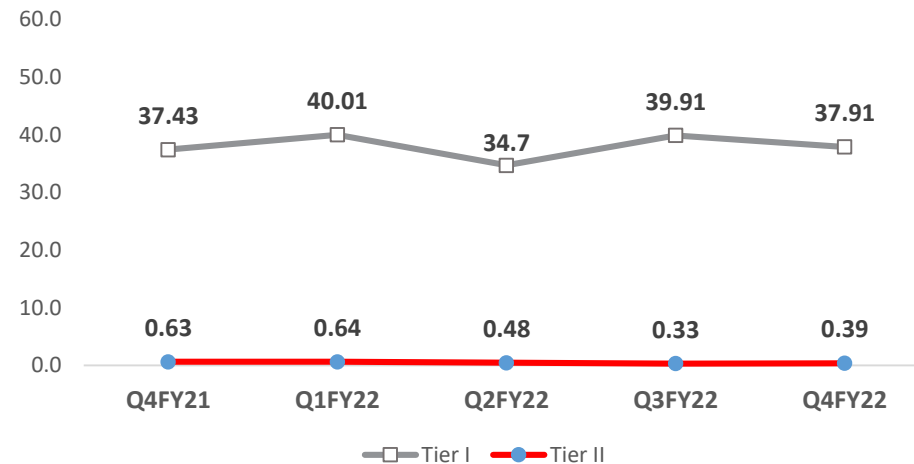


# KEY PERFORMANCE INDICATORS (3/3)

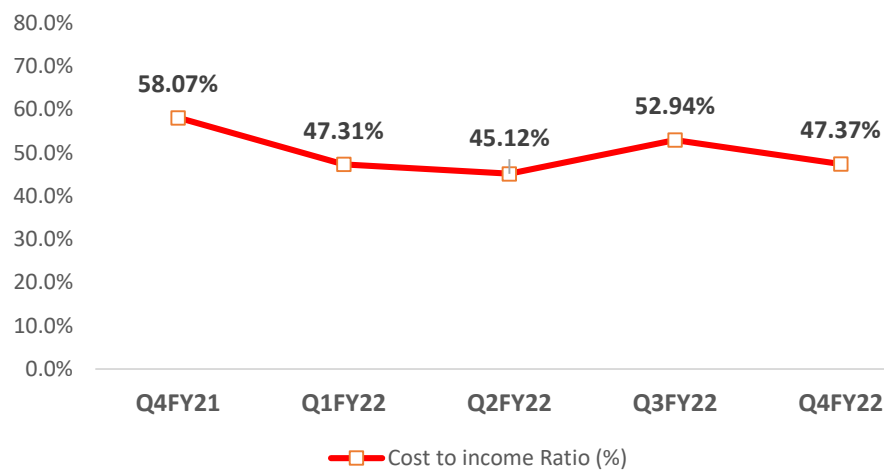
### Return Ratios (%)



### Capital Adequacy



### Cost to Income Ratio (%)



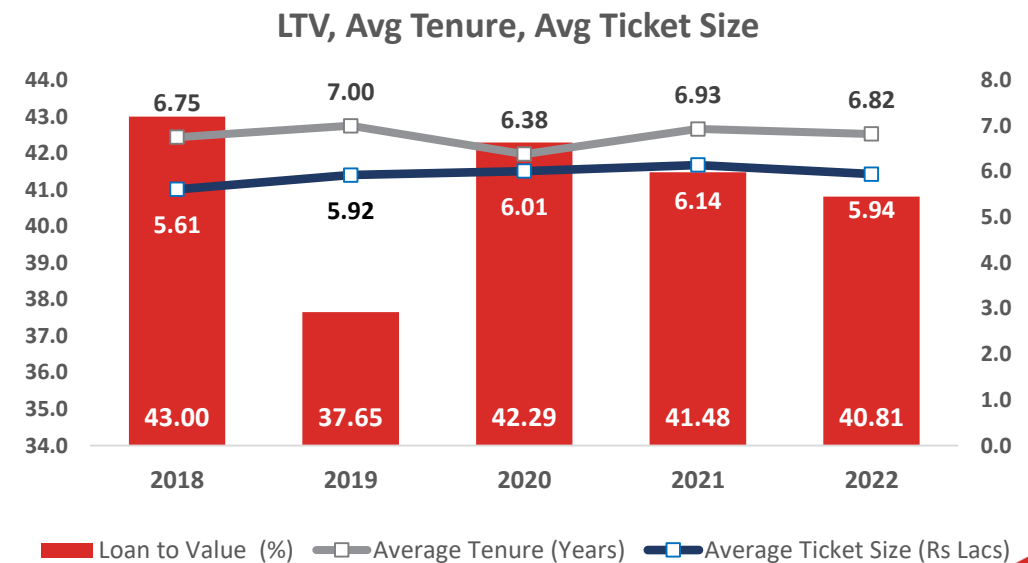
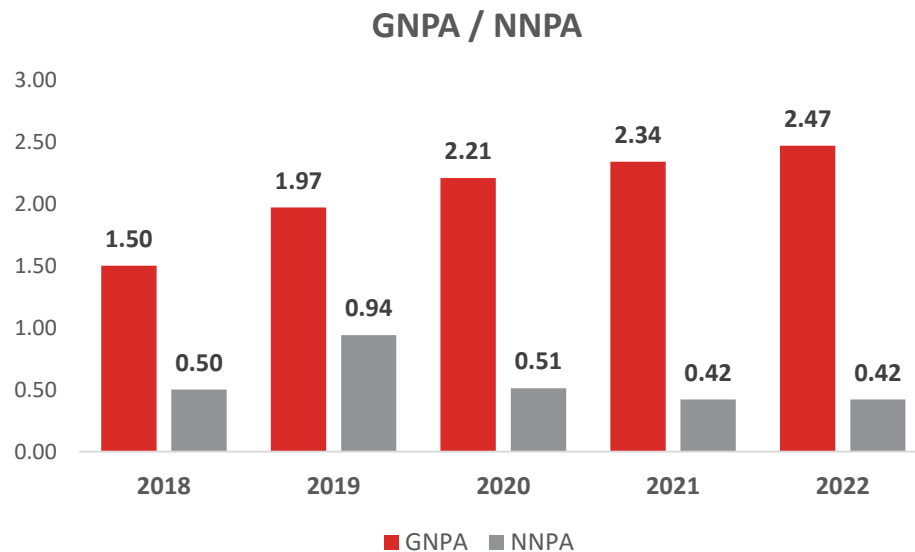
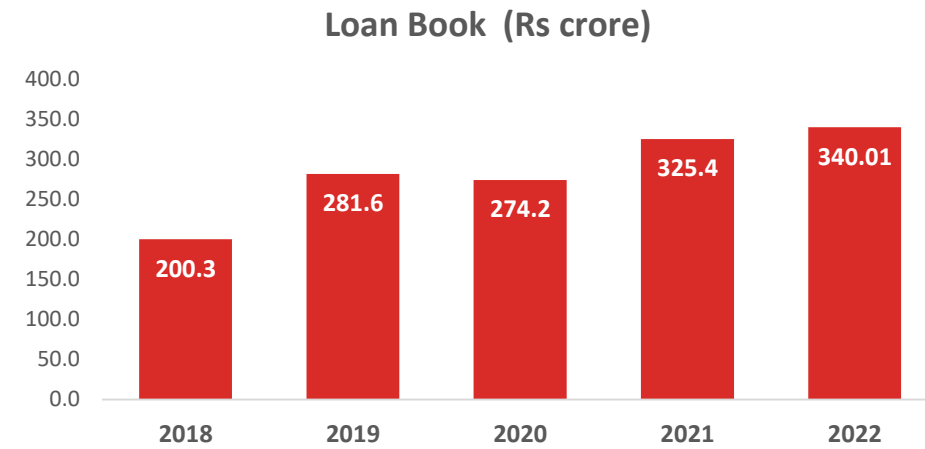
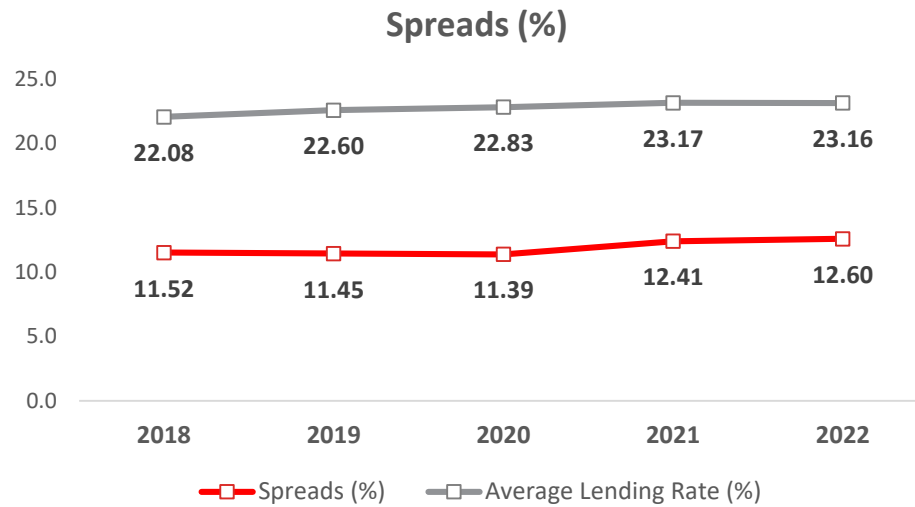
ANNUAL  
PERFORMANCE  
HIGHLIGHTS

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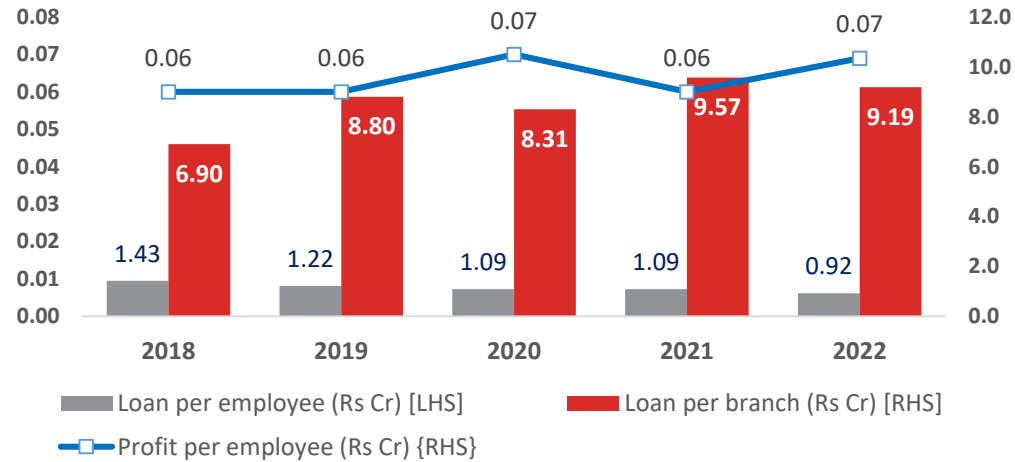


# LONG TERM PERFORMANCE BAROMETER (1/2)

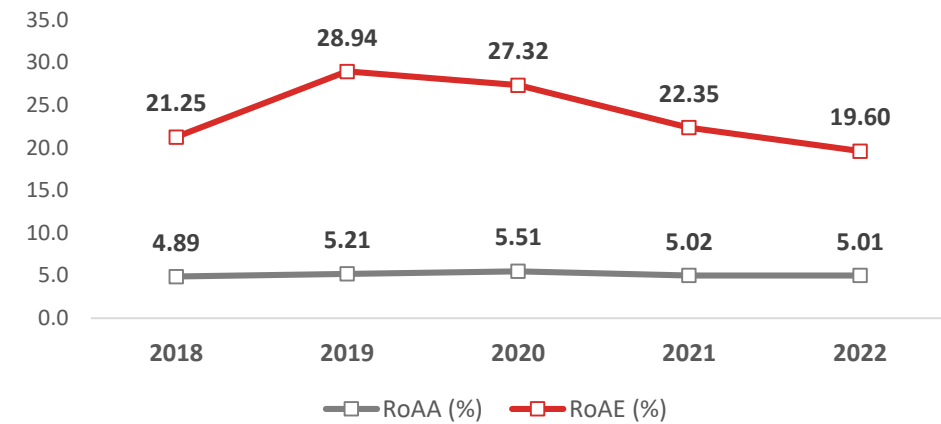


# LONG TERM PERFORMANCE BAROMETER (2/2)

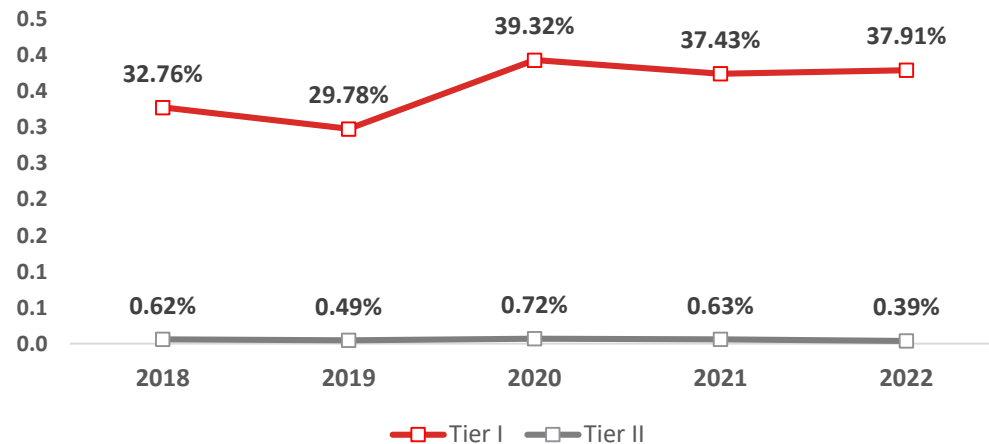
Per branch / Per employee metrics



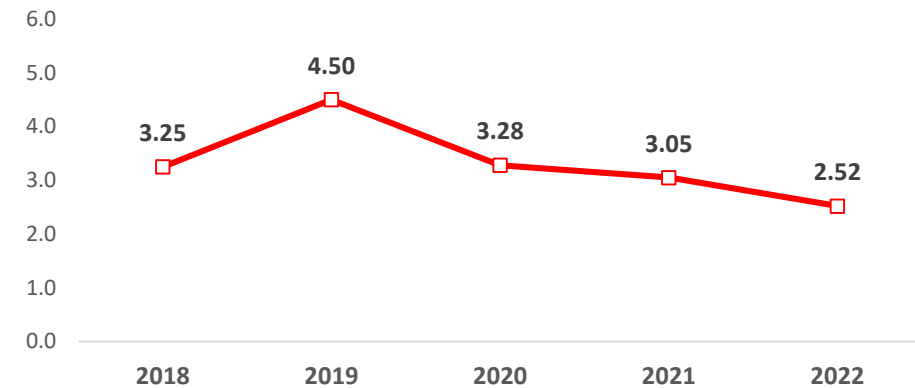
Return Ratios (%)



Capital Adequacy

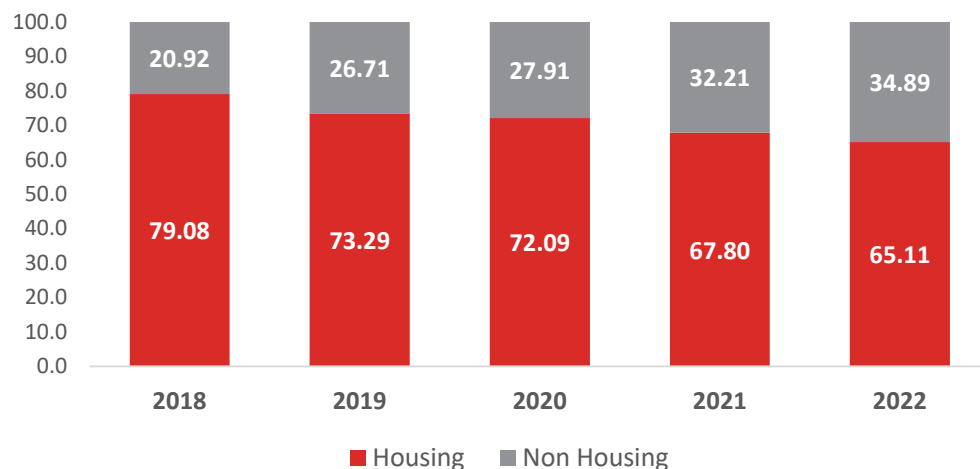


Leverage (x)

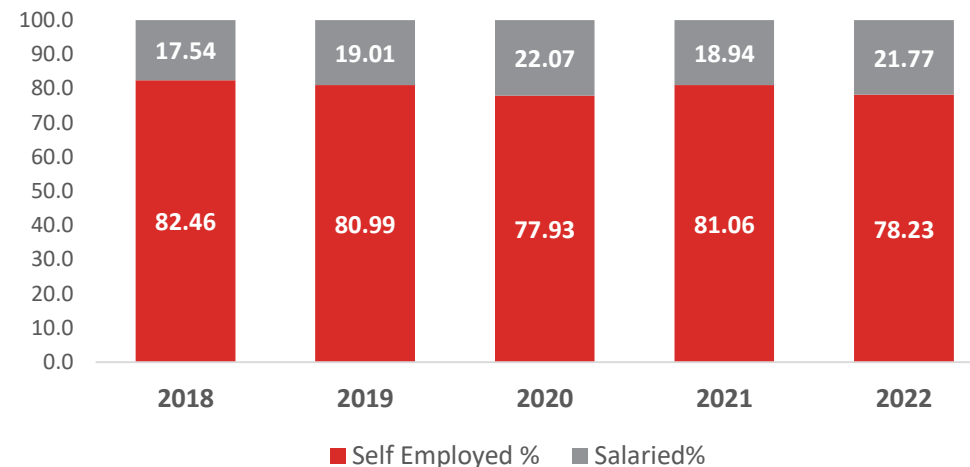


# LOAN BOOK MIX

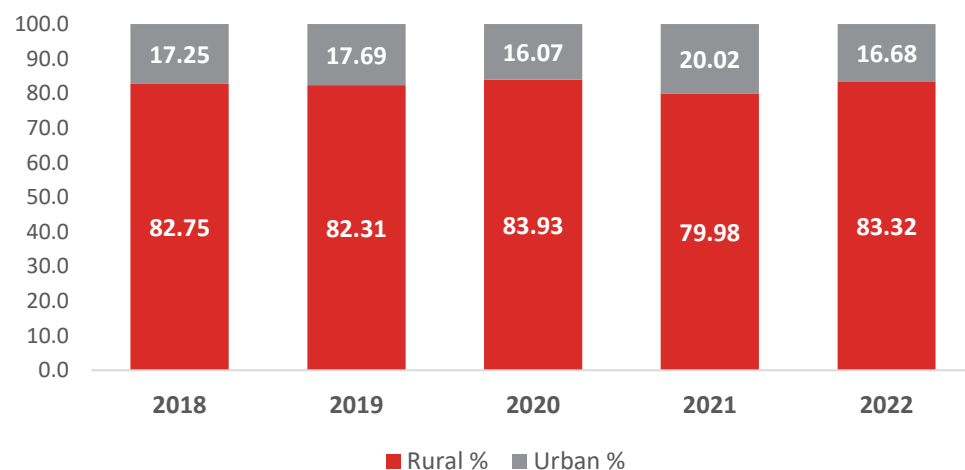
### Loan Book Mix (%)



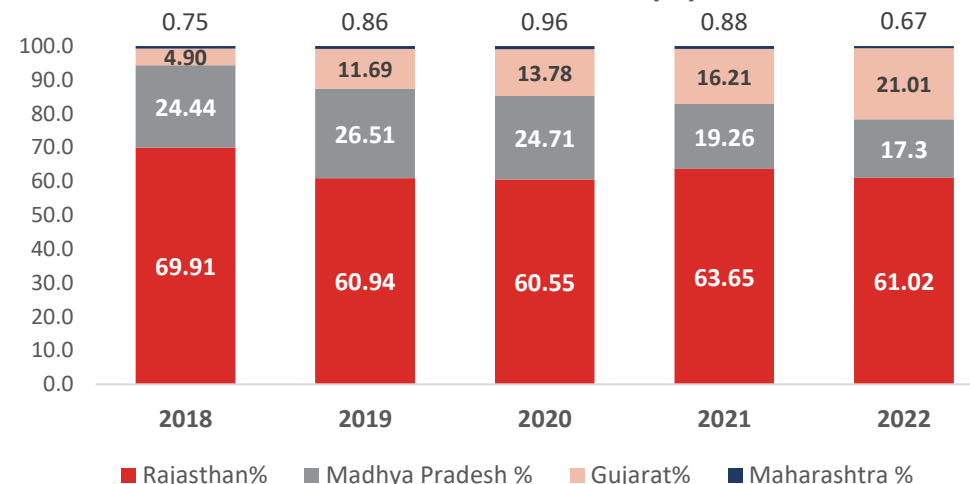
### Borrower Profile (%)



### Region Mix (%)



### State Wise Loan Mix (%)



# LIQUIDITY & FUNDING PROFILE

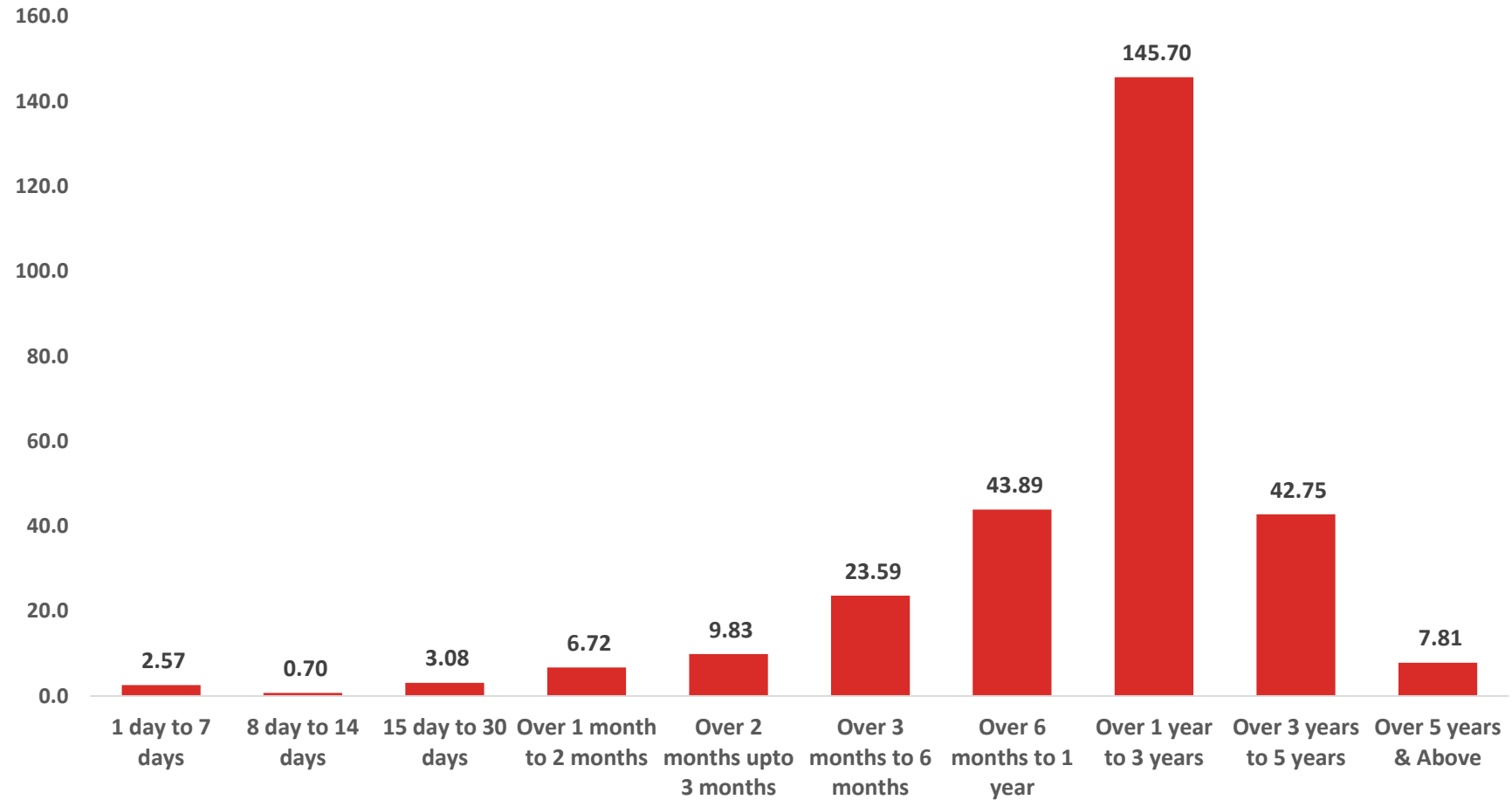
## Extract of Liquidity Position (Rs cr)

Particulars	31 Mar'22*	31 Dec'21	31 Mar'21
Cash and Bank balance*	5.11	7.67	10.35
Investment in Bonds, Mutual Fund and shares	26.67	14.86	25.19
Unutilized CC limit	3.50	3.50	3.50
Undrawn sanction	74.40	53.00	4.00
<b>Total</b>	<b>109.68</b>	<b>79.03</b>	<b>79.04</b>

\*Note: As on 31 March 2022 Cash and Bank does not include FDR amounting to Rs. 19.76 Cr pledged with Lenders

# ALM PROFILE

Bank Borrowings + Market Borrowings Maturity Profile (Rs crore)



ABOUT  
US

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# VISION, MISSION & VALUES

## Vision

To be a universally respected financial services organization

## Mission

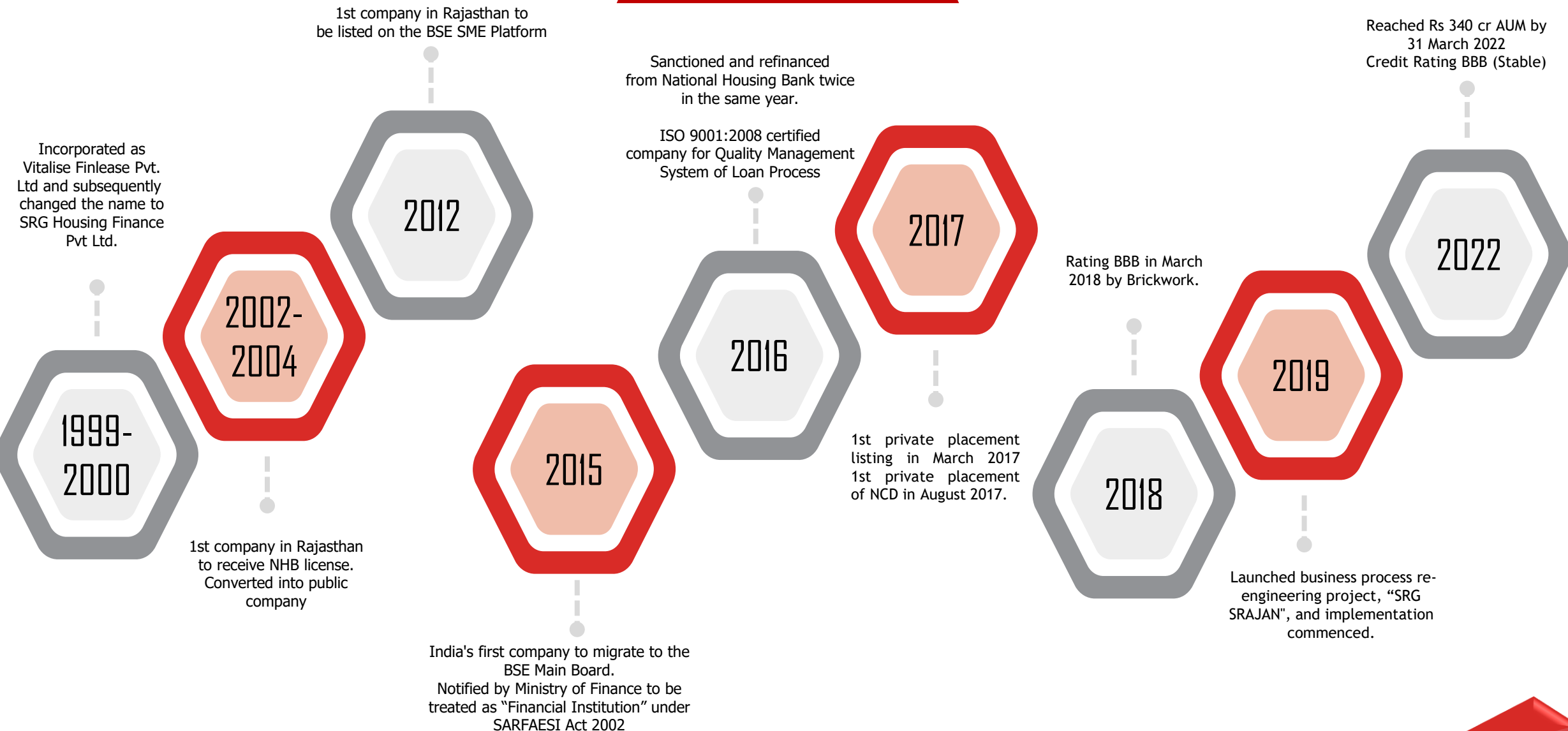
Our company is single-minded in its determination to achieve excellence in all that we do. We are dedicated to achieving the highest standards in the areas of FINANCE.

## 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 FOUNDER



### Vinod Kumar Jain

Managing Director

Mr. Vinod K. Jain is the Managing Director and Promoter of SRG Housing. He has over two-and-a-half decades of experience in the financial services space. During his inspiring career, he has taken multi-dimensional roles and a strategic direction that drove the Company to its peak. With his deep financial prowess and effective team management capabilities, he has scaled the Company to higher levels with utmost honesty and integrity. He has envisioned to transform the Company as the next big participant in India's Housing Finance sector.

# MANAGEMENT TEAM



**Mr. Ashok Modi**

*Chief Financial Officer*

Mr. Ashok Modi has over 25 years of experience in audit and strategic planning for financial strengthening of individuals and organizations. He has an in-depth knowledge of financial system and various derivatives. He has been with the Company since 2012.



**Mr. Archis Jain**

*VP - Business and Operations*

Mr. Archis Jain is a Masters in Family Business Programme from SP Jain School of Global Management. He is responsible for driving business operations, implementation and monitoring of business targets. He is leading the team to analyze opportunities, develop future plans, and for efficient and effective business workflow with technological advancements. He has been awarded as a Young Achiever of the Year at the ABP News BFSI Awards, 2019.



**Mr. Lavang Murdia**

*Chief Marketing Officer*

Mr. Lavang Murdia has over 15 years of experience in sales and marketing. His knowledge has been instrumental in building robust business models for companies in finance, insurance and telecom sectors. He has expertise in channel management where he conducts research for identifying and building new market opportunities. He has been with the Company since 2010.



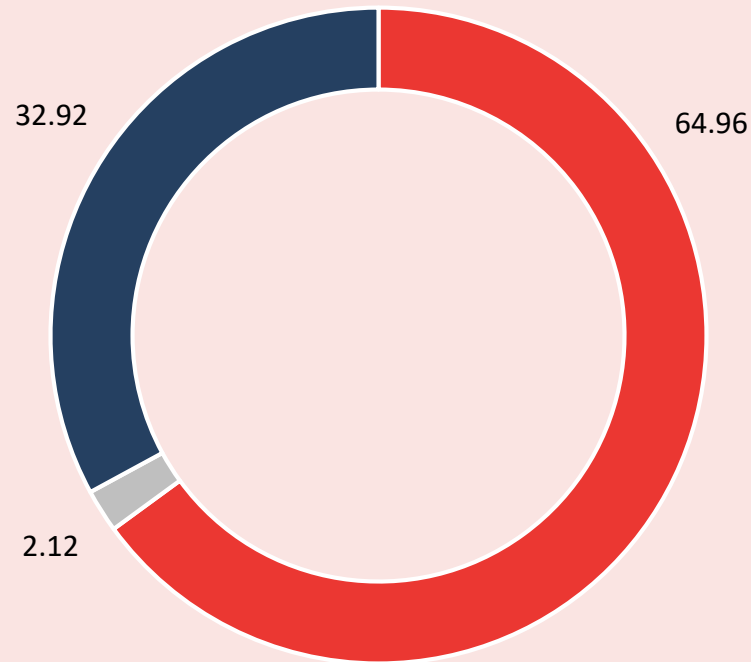
**Ms. Sunaina Nagar**

*CS and Chief Investor Relations Officer*

Ms. Sunaina Nagar is an associate member of the Institute of Company Secretaries of India and holds an LLB degree. She also has an MBA (PGDFM) from Narsee Monjee Institute of Management Studies. She handles compliance, equity and debt financing matters. She has extensive working experience in the Housing Finance Industry. She has been adjudged amongst the 101 Most Influential BFSI Leaders by ET Now World BFSI Congress and Awards, 2020.

# SHAREHOLDING

Shareholding Pattern as on 31<sup>st</sup> March 2022



■ Promoter and Promoter Group ■ Bodies Corporate ■ Retail

**164.5 cr.**

Market Cap (INR)  
as on 31<sup>st</sup> March, 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.

## **Registered Office**

321, S.M. Lodha Complex, Near Shastri Circle,  
Udaipur, Rajasthan, 313001.  
CIN No: L65922RJ1999PLC015440  
[www.srghousing.com](http://www.srghousing.com)  
[info@srghousing.com](mailto:info@srghousing.com)  
+91-294-2561882 / 2412609