

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

Date: 12.09.2020

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

Dear Sir,

Subject: Investor Presentation- June 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 ended June 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

Q1 FY21 PERFORMANCE HIGHLIGHTS

For Quarter ended JUNE 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.

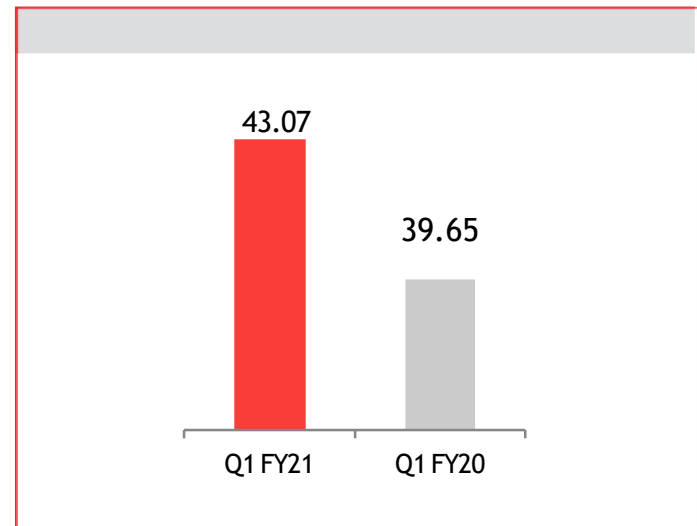
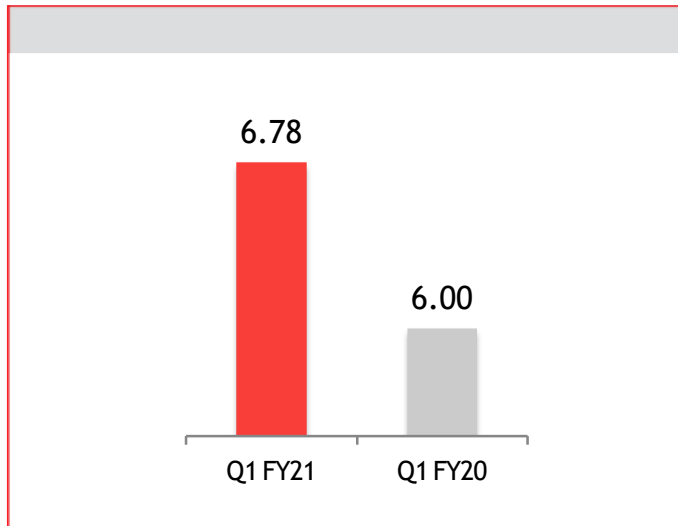
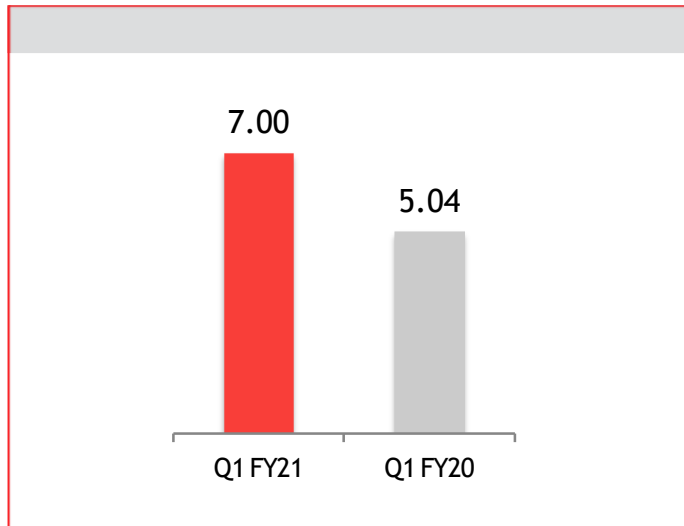
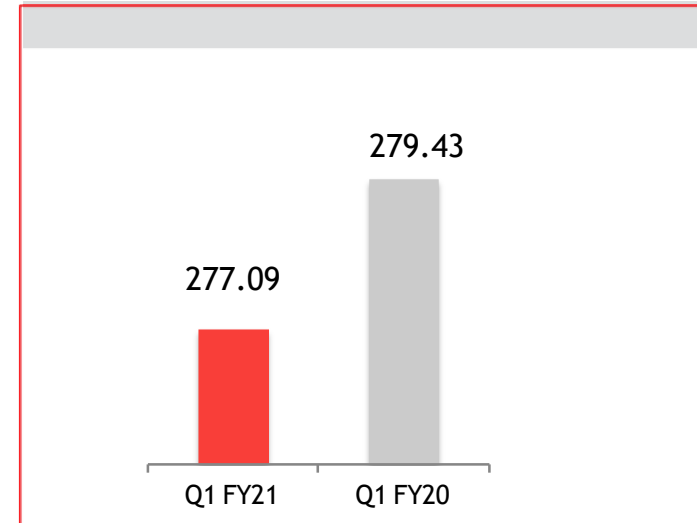
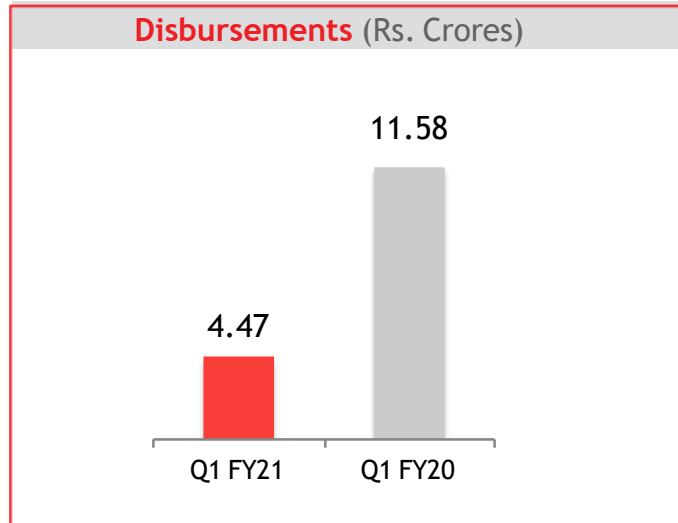
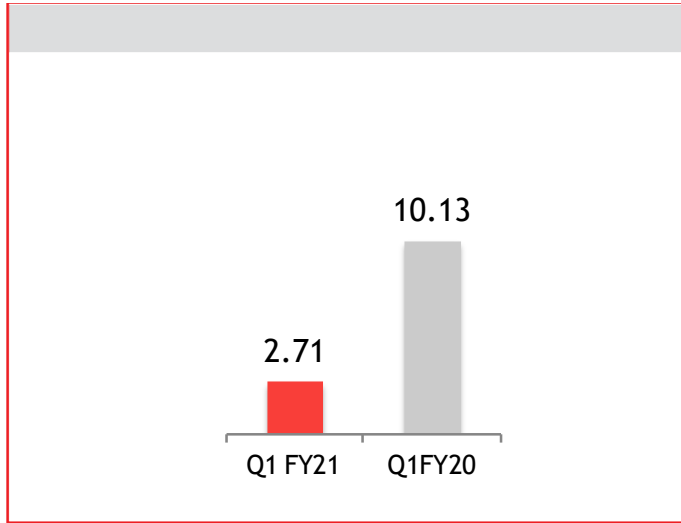
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory 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 - Q1 FY21



Rs in Crore

Sr. No.	Particulars	JUN'20 (3m)	JUN'19 (3m)	MAR'20 (3m)	MAR'19 (3m)
1	Net Interest Income	7.95	8.46	7.50	7.84
2	Interest Income	15.01	15.70	14.90	14.64
3	Fees & Other Income	1.15	0.73	2.14	1.02
4	Total Income	16.16	16.43	17.04	15.66
5	Interest Expenditure	7.06	7.24	7.40	6.80
6	Other Expenditure	3.73	3.62	5.28	4.76
7	Total Expenditure	10.79	10.86	12.68	11.56
8	Profit Before Tax & Provision	5.37	5.57	4.36	4.10
9	Provision For SA & NPA	0.91	0.02	1.30	0.87
10	Profit Before Tax	4.46	5.55	3.06	3.23

PERFORMANCE HIGHLIGHTS - Q1 FY 21



Rs in Crore

Sr. No.	Particulars	JUN'20 (3m)	JUN'19 (3m)	MAR'20 (3m)	MAR'19 (3m)
11	Provision For Taxation & DTL	0.92	1.39	0.52	1.16
12	Profit After Tax	3.54	4.16	2.54	2.07
13	Other Comprehensive Income (Net Of Tax)	-0.01	-0.01	-0.03	-0.02
14	Total Comprehensive Income	3.53	4.15	2.51	2.05
15	Earning Per Share	2.73	3.20	1.95	1.59
16	Gross NPA	6.65	5.72	6.05	5.53
17	Gross NPA Ratio (%)	2.40	2.05	2.21	1.97
18	Net NPA	1.32	1.49	1.37	2.60
19	Net NPA Ratio (%)	0.49	0.54	0.51	0.94

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.

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

On Profitability - From 24th March till third week of May , lending was impacted. However, impact on revenue has been minimum.

Moratorium - Lending: We have extended Moratorium to our customers with 'opt-in' option.

Borrowing: With the improving collection and fund raising under various government schemes we have repaid all the installments opted under Moratorium.

On Liquidity & Debt Servicing- Company's liquidity position is good. In Q1FY21 Company has received sanction of Rs. 40 Crores from National Housing Bank under various facility and Rs. 10 Crores from issue of Debentures under TLTRO.

Key Financial Ratios



Sr. No.	Particulars	Q1 FY21	Q4FY20	Q1FY20	FY20
1	Return on Average Assets (%)	1.03	0.76	1.29	5.51
2	Return on Average Equity (%)	4.62	3.45	7.14	27.32
3	Earning Per Share (Rs.)	2.73	1.96	3.20	13.82
4	Net Interest Margin (%)	2.88	2.75	3.02	12.51
5	Borrowing Cost (%)	11.05	11.42	11.30	11.44
6	Capital Adequacy Ratio (%)	39.70	40.04	31.44	40.04
7	Average Lending Rate (%)	23.26	23.26	22.55	22.83
8	Cost Income Ratio (%)	40.99	54.77	39.50	44.46
9	GNPA (%)	2.40	2.21	2.05	2.21
10	NNPA (%)	0.49	0.51	0.54	0.51

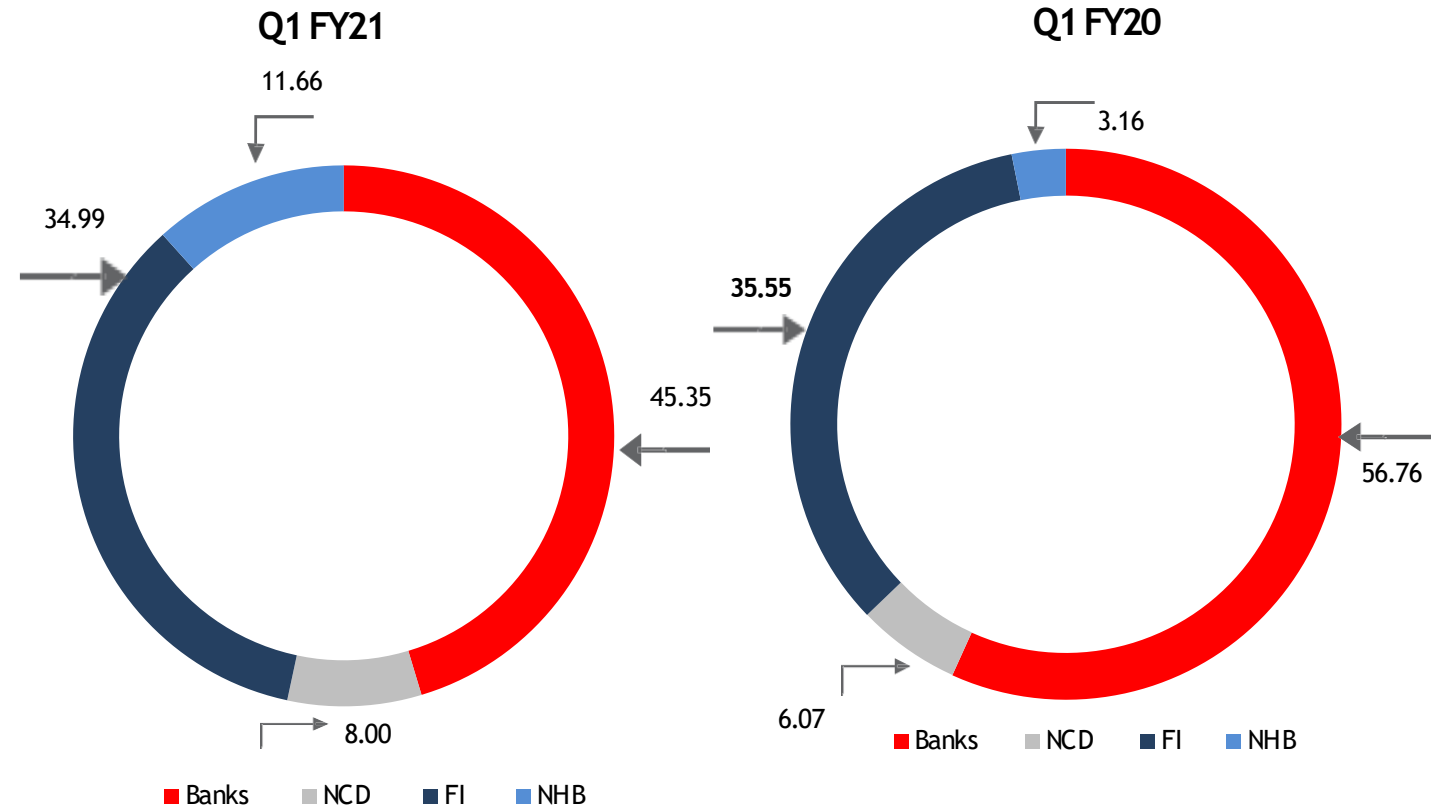
Liquidity and Funding Position



Extract of Liquidity Position as on 30-06-2020

Particulars	Amount in Cr
Cash and Bank balance	24.50
Investment in Bonds, Mutual Fund and shares	26.54
Unutilized CC limit	3.50
Total	54.54

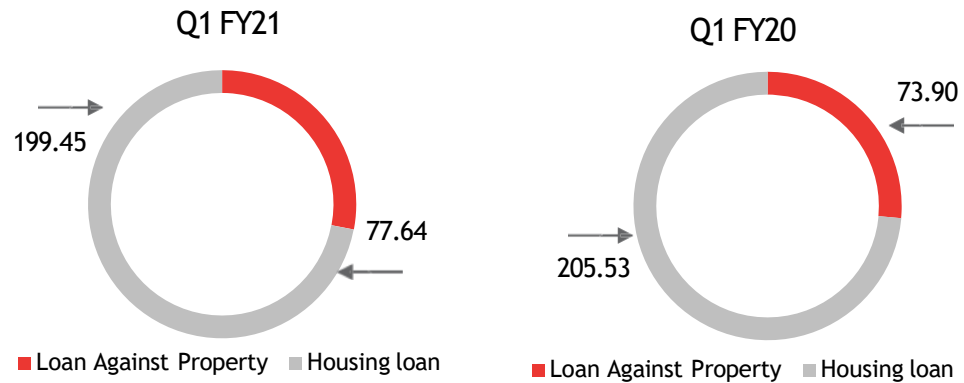
Funding Mix (in %)



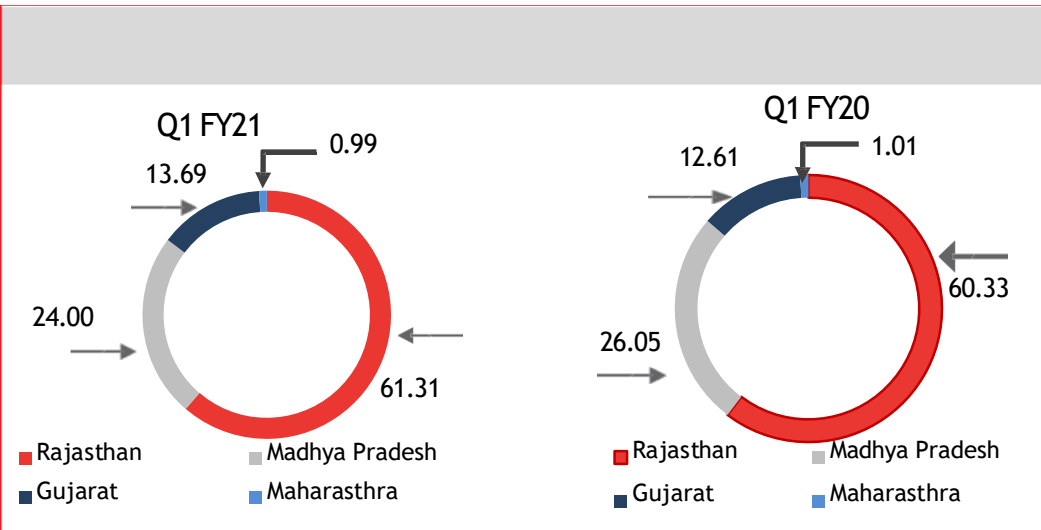
Portfolio Break-Up



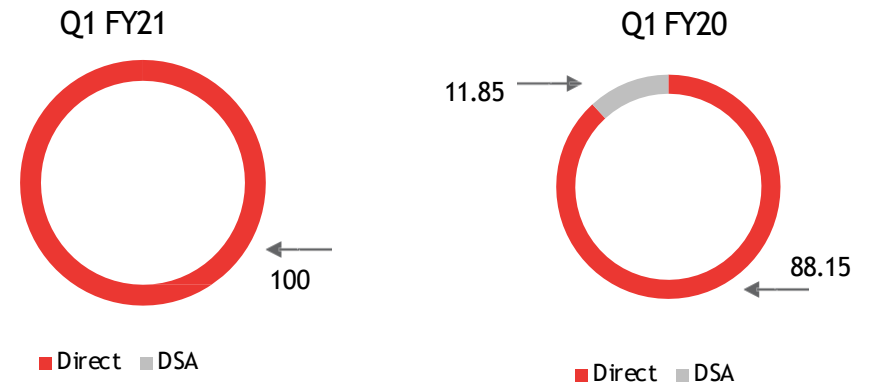
Loan Book Break-Up - Product Category (in %)



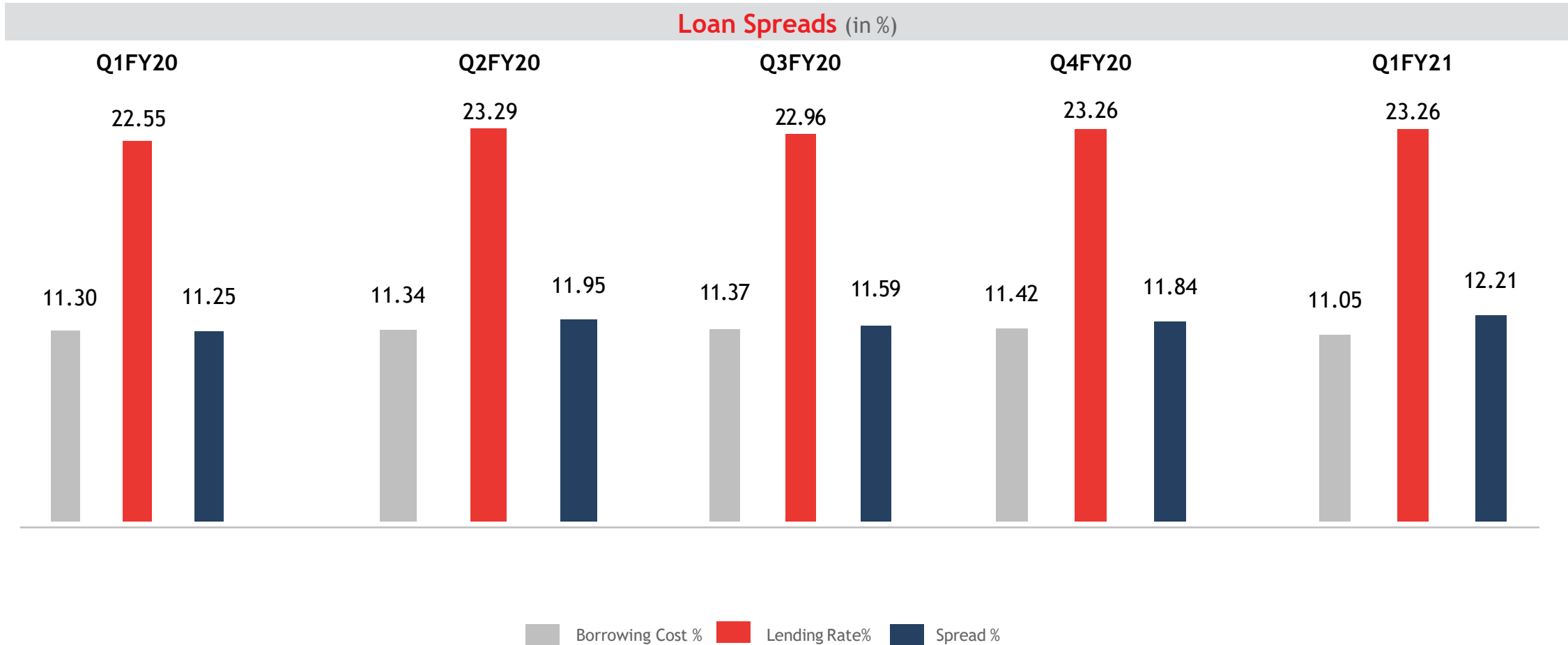
Loan Book Break-Up - Customer profile (in %)



Business Origination (in %)



Costs and Yields

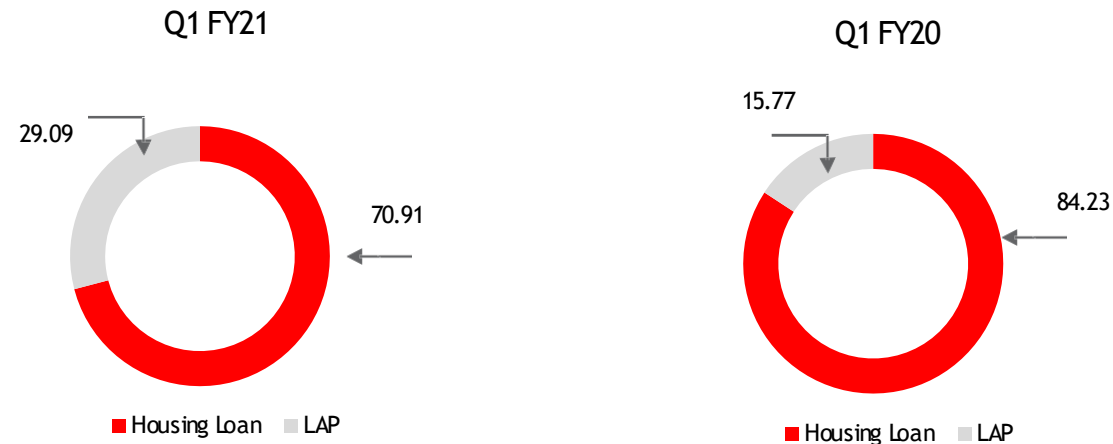


Product and Segment wise NPA

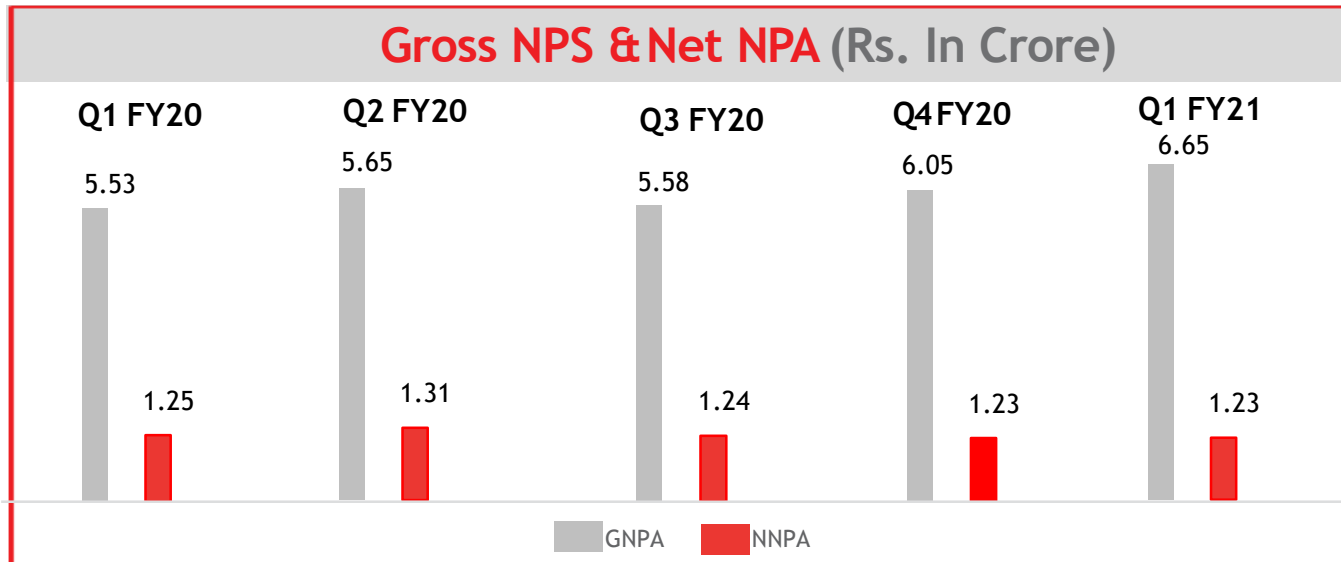
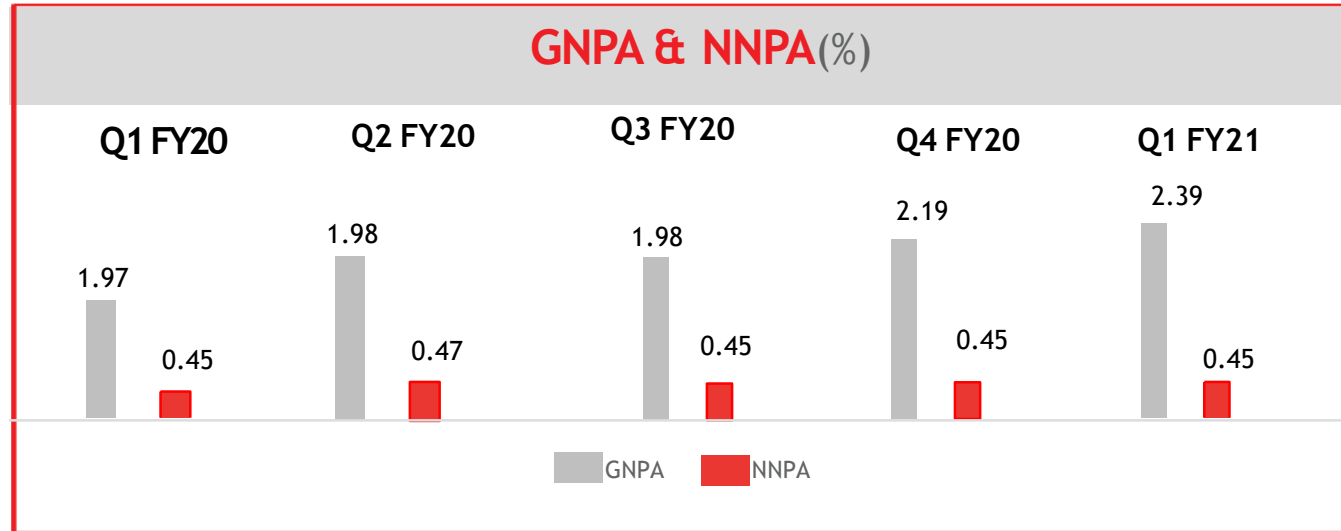
Segment wise NPA (in %)



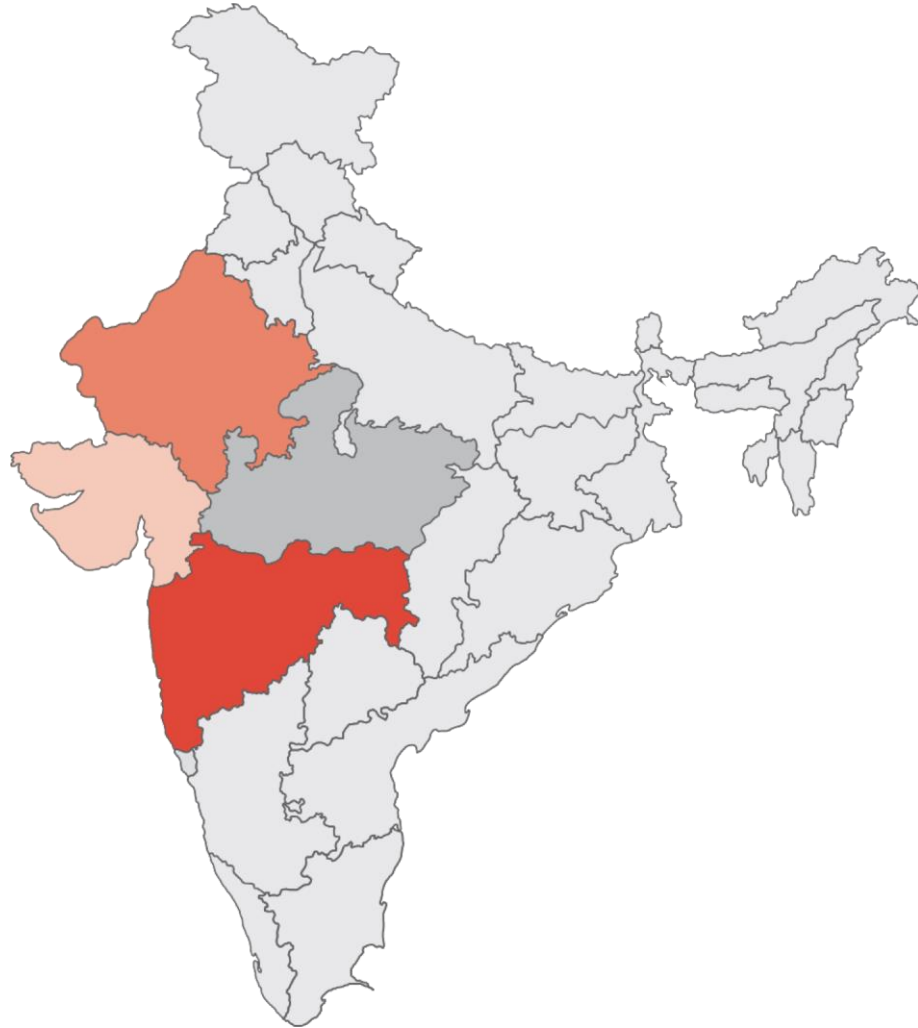
Product Wise NPA (in %)



Asset Performance



Our Business Presence



Rajasthan

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



Madhya Pradesh

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



Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad



Maharashtra

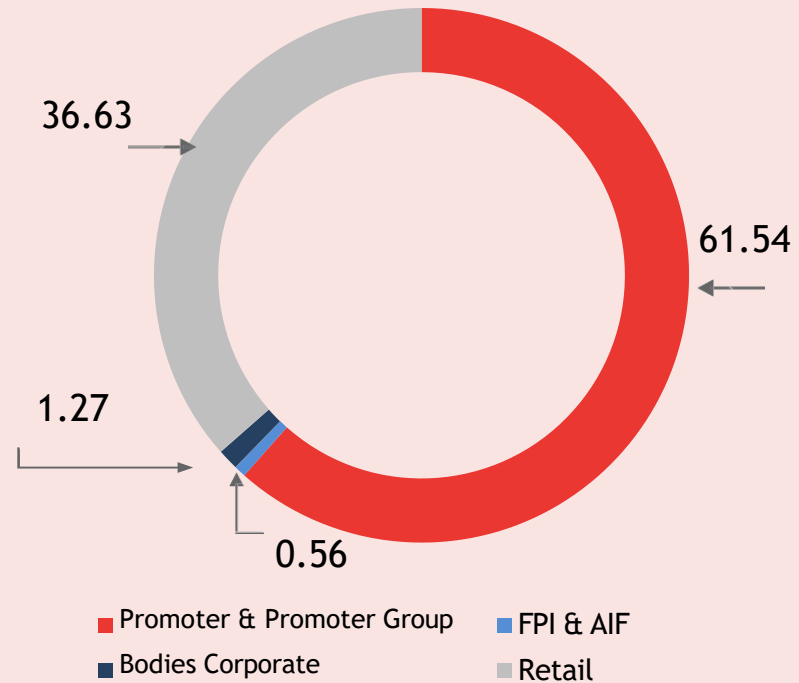
Mumbai

Map not to scale. For illustrative purposes only.

Stock Information



Shareholding Pattern as on 30th June 2020



164.97 cr.

Market Cap (INR)
as on 11th Sep, 2020

13.0 mn

Shares Outstanding

534680

BSE Code

0596730D:IN

Bloomberg code





Contact Us

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