

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

Date: May 10, 2023

To,
BSE Ltd.
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

Respected Sir/Madam,

Subject: Investor Presentation- March, 2023

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 year ended March 31, 2023.

The investor presentation is also made available on Company's website www.srghousing.com

Kindly take the same on record.

Thanking You,

With Regards,

Yours faithfully,

For SRG Housing Finance Limited

Divya Kothari
Company Secretary
M No:- A57307
Encl:- as above.

SRG HOUSING FINANCE LTD

Always with you

SRG HOUSING FINANCE LIMITED

Q4 & FY23 PERFORMANCE HIGHLIGHTS

For Quarter & Year ended March 2023

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.

**Touched AUM of Rs 438 crore as on 31 March 2023
Strong jump of Rs 48.8 cr QoQ**

Best in class NIMs (11.33% for FY23 and 2.90% for Q4FY23)

**Focused on small ticket loans (ATL: less than Rs 8 lacs)
and low LTV (less than 50%)**

**Focus on branch expansion from 37 branches in Mar'22 to
62 braches as on 31 Mar'23**

**Company is focused on achieving Rs 500 cr AUM over
the next 6-9 months with sustainable business metrics**

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 5 states namely Rajasthan, Madhya Pradesh, Gujarat, Delhi and Maharashtra with 62 branches across the five states. Our AUM as of 31 March 2022 stood at Rs 340 crore which now stands at Rs.438 crore as on 31 March 2023.

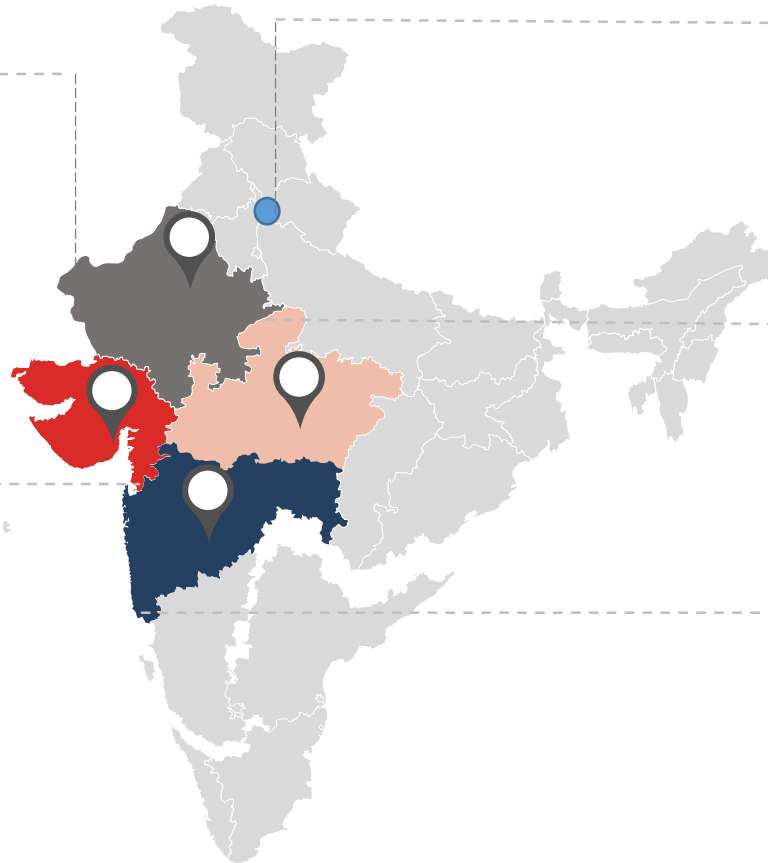
OUR NETWORK

Rajasthan (28 branches)

Banswara, Sagwara, Salumber, Jodhpur, Chittorgarh, Sumerpur, Bijainagar, Udaipur, Jaipur, Sirohi, Rajsamand, Pali, Kishangarh, Kota, Bhilwara, Beawar, Shahpura (Bhilwara), Shahpura (Jaipur), Begun, Jaitaran, Kekri, Gangapur (Bhilwara), Partapur, Sojat, Dhairyawad, Fatehnagar, Nimbhaera, Sabla

Gujarat (15 branches)

Ahmedabad, Surat, Mehsana, Palanpur, Nadiad, Vadodara, Valsad, Bharuch, Himmatnagar, Bhavnagar, Anand, Rajkot, Jamnagar, Navsari, Junagarh



New Delhi (1 branch)

Madhya Pradesh (17 branches)

Mandsaur, Ratlam, Manasa, Neemuch, Shamgarh, Ujjain, Ashta, Indore, Dewas, Burhanpur, Badnawar, Alot, Khargone, Khandwa, Sehore, Nagda, Sanawad

Maharashtra (corporate office)

Mumbai

62

Branches across 5 states

KEY HIGHLIGHTS FOR Q4&FY23

+79 cr.

Highest ever disbursement
in a quarter

70%

Branch expansion in FY23
from 37 to 62 branches

Rs.49 cr.

Highest ever AUM increase
in a quarter

Rs.102.5

Book Value per share
as on 31 March 2023

Rs.191 cr.

Highest ever Loans Disbursed
in a year

Rs.133 cr.

Shareholders Funds as
on 31 March 2023

PERFORMANCE HIGHLIGHTS FOR Q4FY23

- Gross Loan Book reaches Rs 438.36 Cr (+28.93% YoY)
- Loan Disbursal of Rs. 79.14 Cr (+124.68%) during Q4
- Net Interest Income (NII) is Rs 12 cr for Q4
- CRAR 36.44% as on 31 March 2023
- NNPA stood at 0.51% and GNPA at 2.50%
- Average Lending rate 22.86% against borrowing cost of 11.06%
- Loan Spread continued to remain strong at ~12%
- Shareholders Funds on Mar 31, 2023 : Rs.133.26 Crore (+17.16% YoY)
- Return on Average Equity (ROAE) for the quarter is 3.18%
- Debt Equity Ratio / Gearing Ratio is 2.68 times

Credit Rating BBB (Stable)

KEY FINANCIAL HIGHLIGHTS

Rs in crore

S.N.	Particulars	Q4 FY23 (3M)	Q4 FY22 (3M)	FY23 (12M)	FY22 (12M)
1	New Approvals	84.91	39.14	201.94	88.79
2	Disbursements	79.14	33.53	190.73	84.89
3	Outstanding Loan Book	438.36	340.01	438.36	340.01
4	Interest Income	22.17	19.55	81.26	72.95
5	Fees & Other Income	4.28	3.02	12.57	7.51
6	Total Income	26.45	22.57	93.83	80.46
7	Interest Expenditure	10.17	7.93	37.15	30.55
8	Other Expenditure	9.97	6.93	33.47	24.03
9	Total Expenditure	20.14	14.86	70.62	54.58
10	Profit Before Tax & Provision	6.31	7.71	23.21	25.88
11	Net Interest Income	12.00	11.72	44.11	42.40
12	Provision For SA & NPA	0.94	0.46	2.17	0.35
13	Profit Before Tax	5.37	7.25	21.04	25.53

KEY FINANCIAL HIGHLIGHTS

Rs in crore

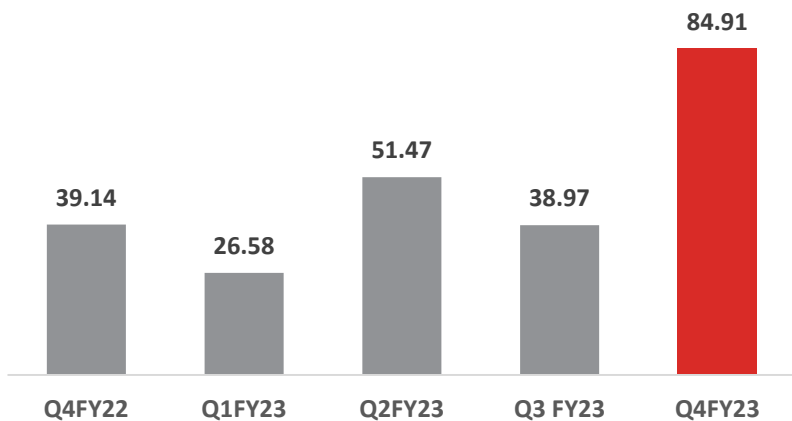
Sr. No.	Particulars	Q4 FY23 (3M)	Q4 FY22 (3M)	FY23 (12M)	FY22 (12M)
14	Provision For Taxation & DTL	1.19	1.49	3.98	5.21
15	Profit After Tax	4.18	5.76	17.06	20.32
16	Other Comprehensive Income(Net Of Tax)	(0.03)	(0.04)	(0.03)	(0.19)
17	Total Comprehensive Income	4.15	5.72	17.03	20.13
18	Earning Per Share (Rs)	3.21	4.43	13.12	15.63
19	Gross NPA	10.97	8.40	10.97	8.40
20	Gross NPA Ratio(%)	2.50	2.47	2.50	2.47
21	Net NPA	2.18	1.41	2.18	1.41
22	Net NPA Ratio(%)	0.51	0.42	0.51	0.42

KEY FINANCIAL RATIOS

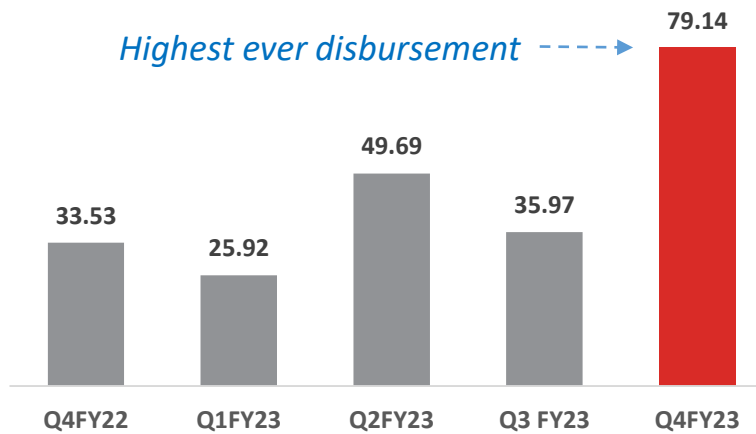
Sr. No.	Particulars	Mar'23 (3M)	Mar'22 (3M)
1	Return on Average Assets	3.66	5.01
2	Return on Average Equity	13.81	19.6
3	Earning Per Share (Rs.)	13.12	15.63
4	Net Interest Margin (%)	11.33	12.74
5	Borrowing Cost (%)	10.82	10.56
6	Spread (%)	12.20	12.60
7	Cost Income Ratio (%)	59.05	48.13
8	Capital Adequacy Ratio (%)	36.44	38.30
	Tier-I	36.00	37.91
	Tier-II	0.44	0.39
9	Average Lending Rate (%)	23.02	23.16
10	GNPA%	2.50	2.47
11	NNPA%	0.51	0.42

KEY PERFORMANCE INDICATORS (1/3)

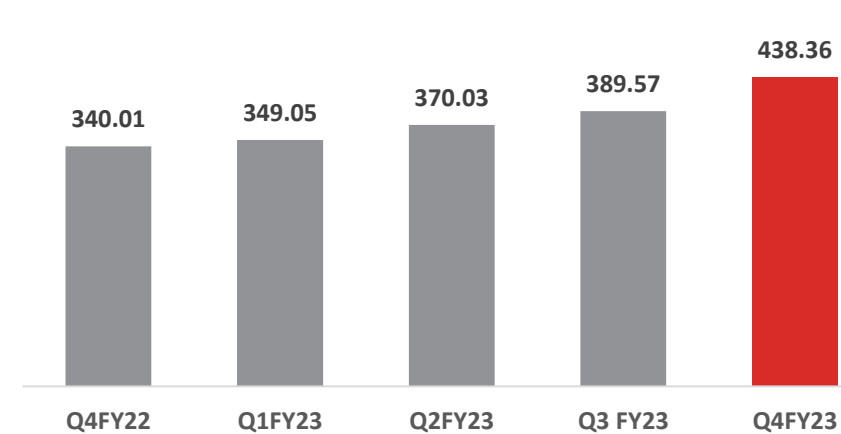
New Approvals (Rs. Crore)



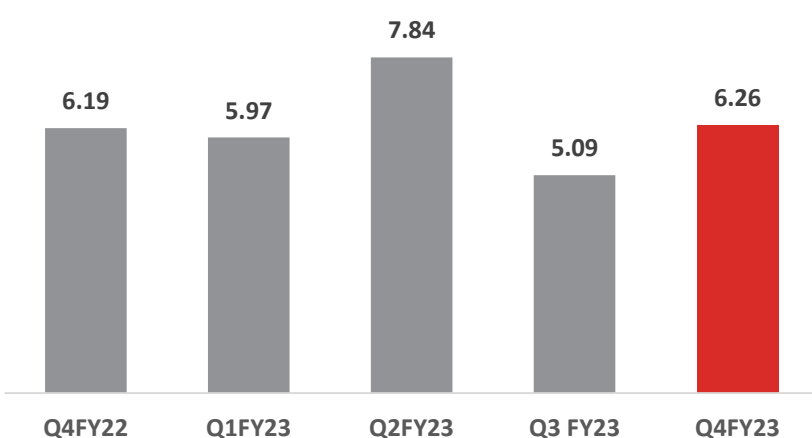
Disbursements (Rs. Crore)



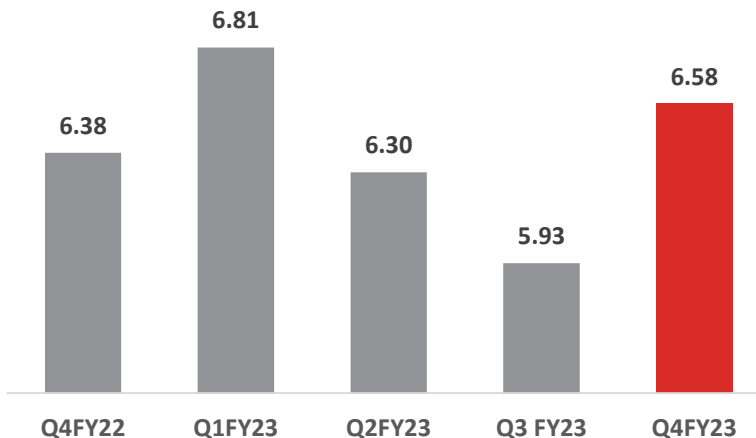
AUM (Rs. Crore)



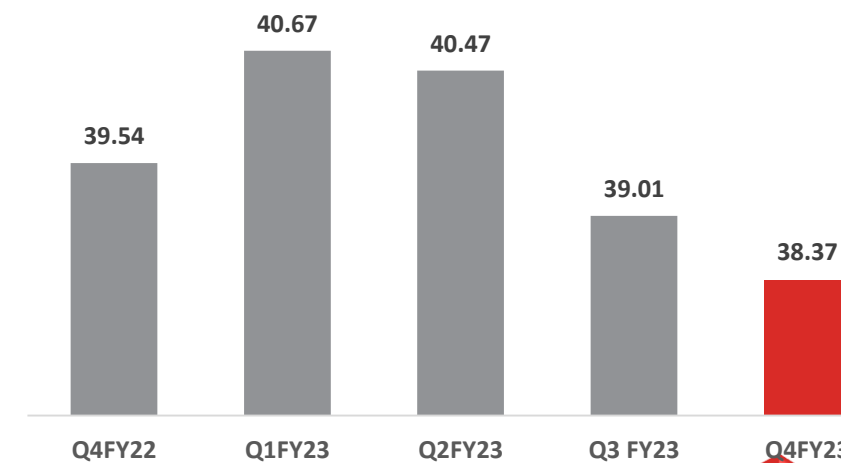
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)

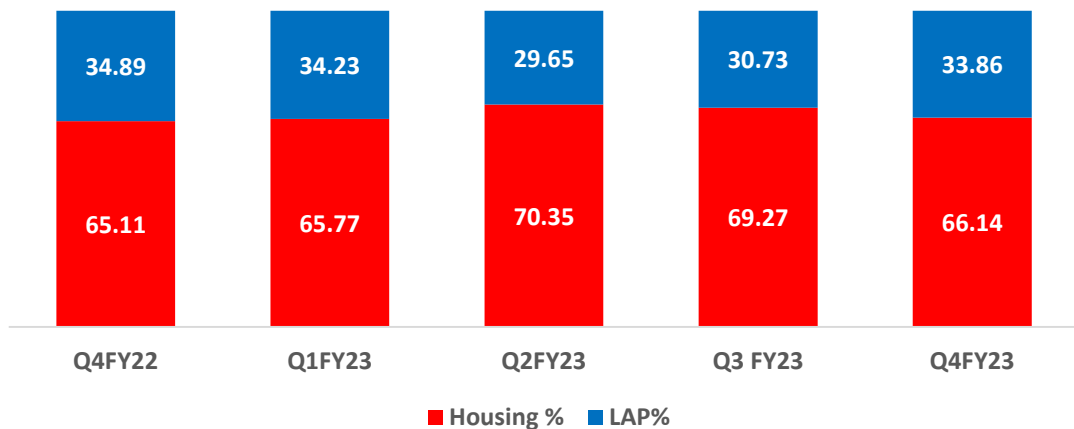


Average LTV (%)

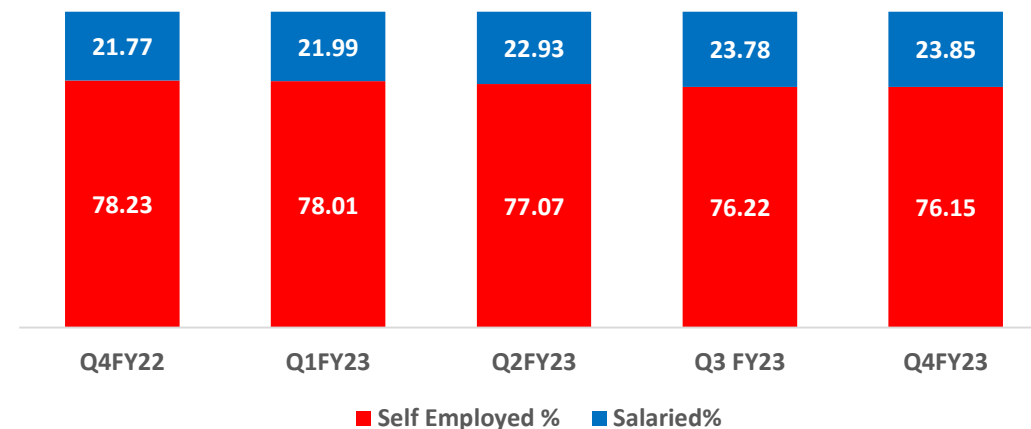


KEY PERFORMANCE INDICATORS (2/3)

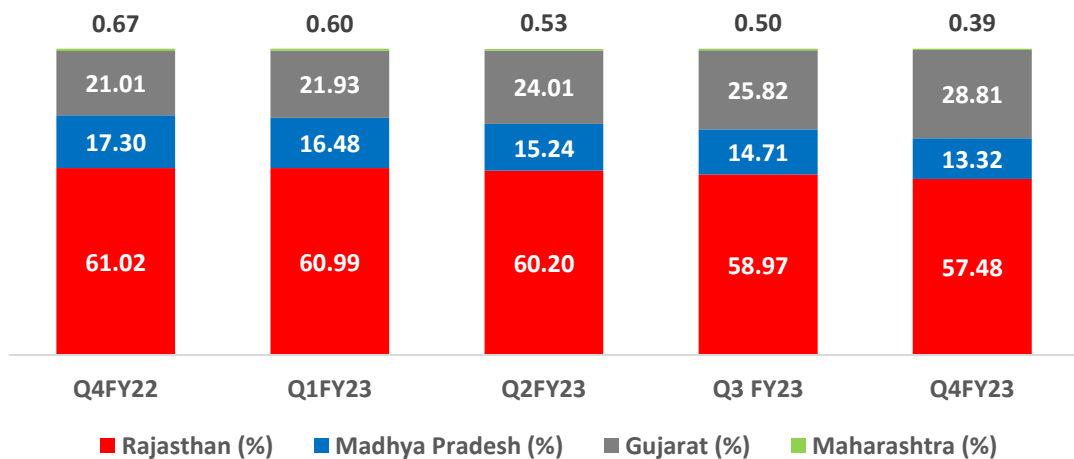
Loan book break up - Product Category (%)



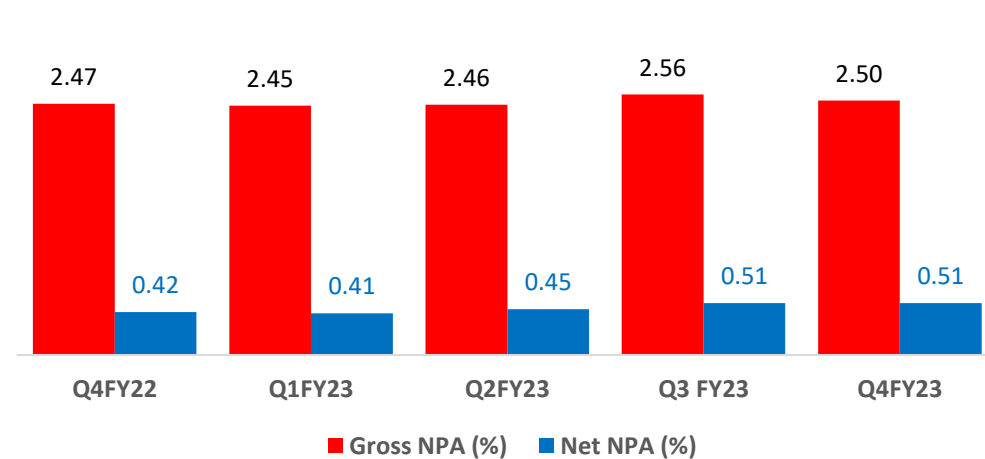
Loan book break up - Customer Profile (%)



State Wise Loan Book (%)

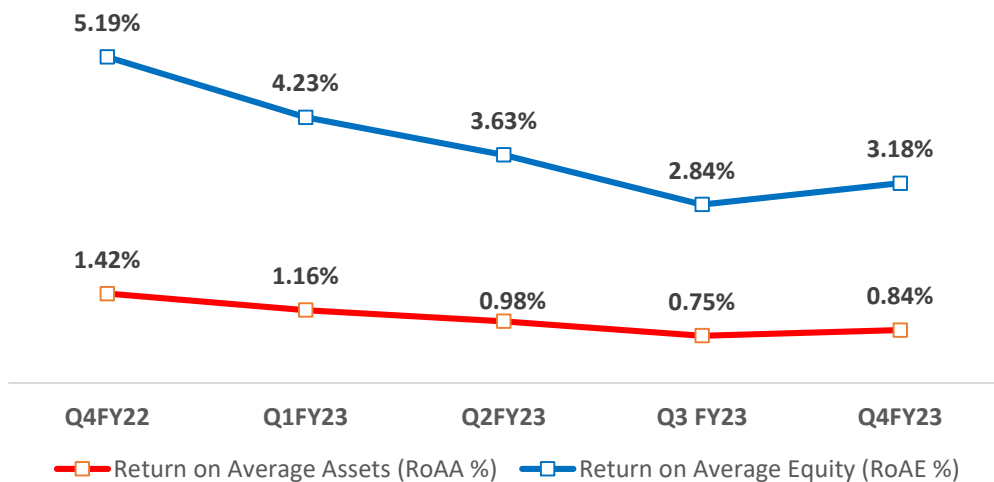


Gross NPA / Net NPA (%)

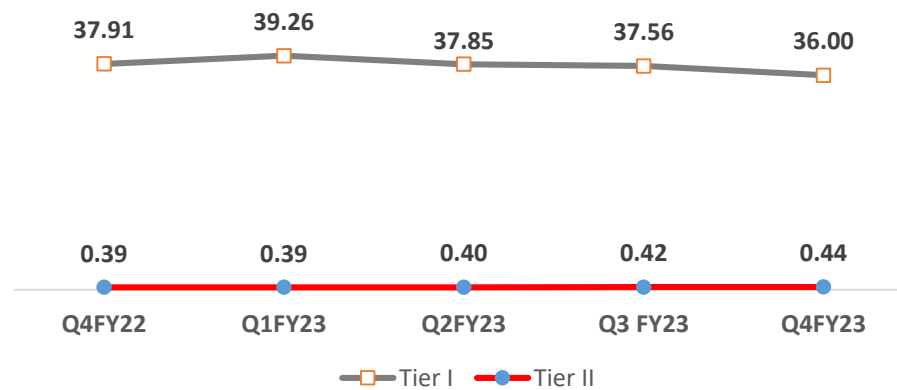


KEY PERFORMANCE INDICATORS (3/3)

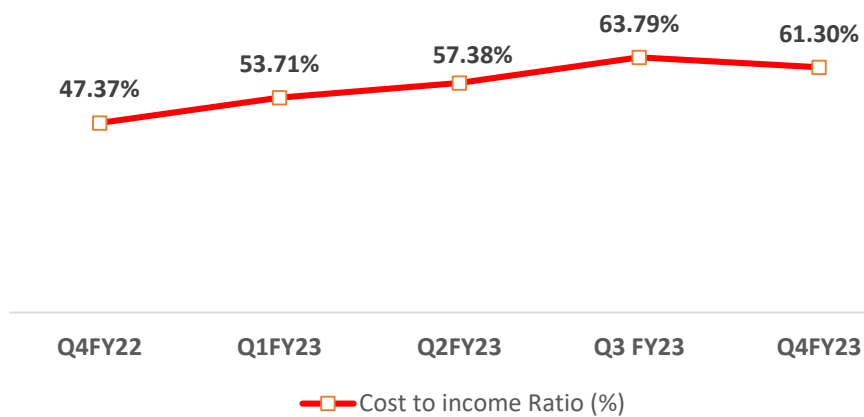
Return Ratios (%)



Capital Adequacy



Cost to Income Ratio (%)



LIQUIDITY & FUNDING PROFILE

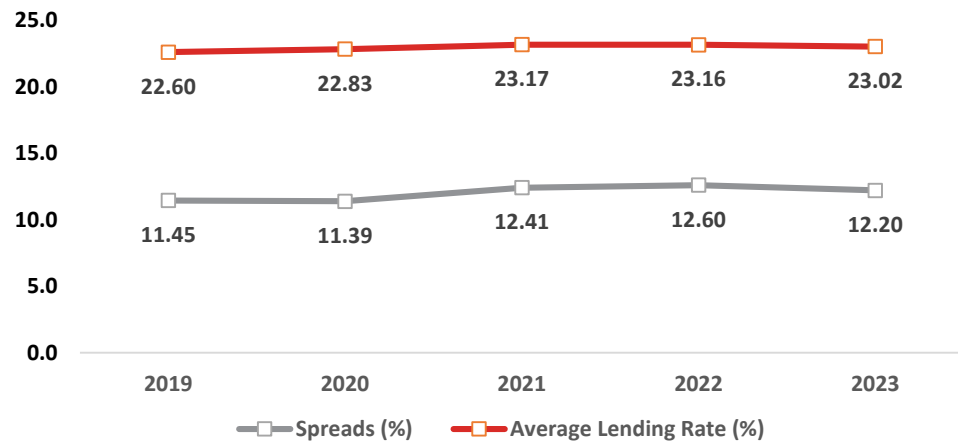
Extract of Liquidity Position (Rs cr)

Particulars	31 Mar'22	31 Mar'23
Cash and Bank balance*	5.11	4.96
Investment in Bonds, Mutual Fund and shares	26.67	11.89
Unutilized CC limit	3.50	3.50
Undrawn sanction	74.40	80.00
Total	109.68	100.35

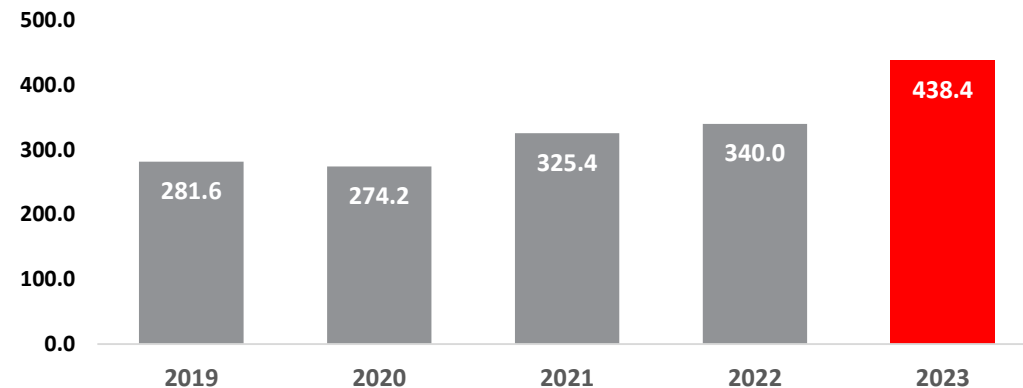
*Note: Cash and Bank Balance does not includes FDR amounting to Rs. 18.50 cr pledged with Lenders.

ANNUAL PERFORMANCE BAROMETER (1/2)

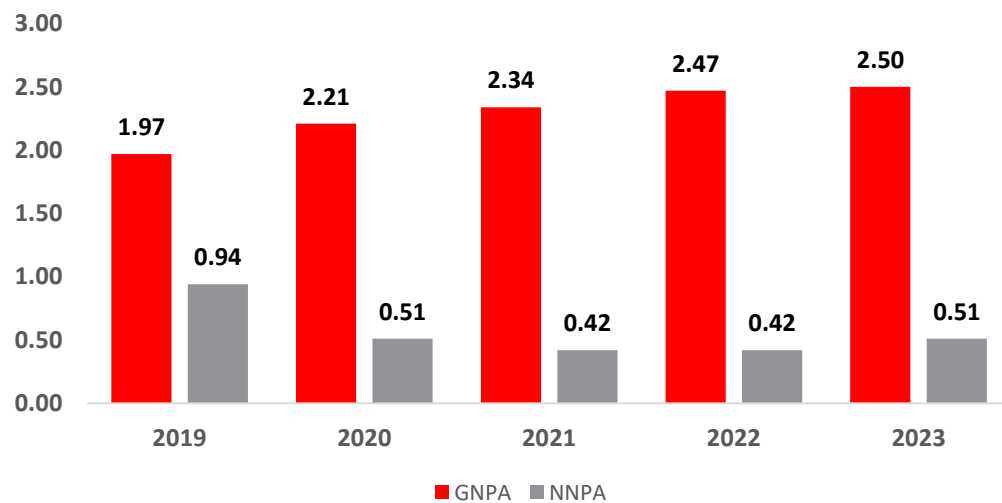
Lending Rates & Spreads (%)



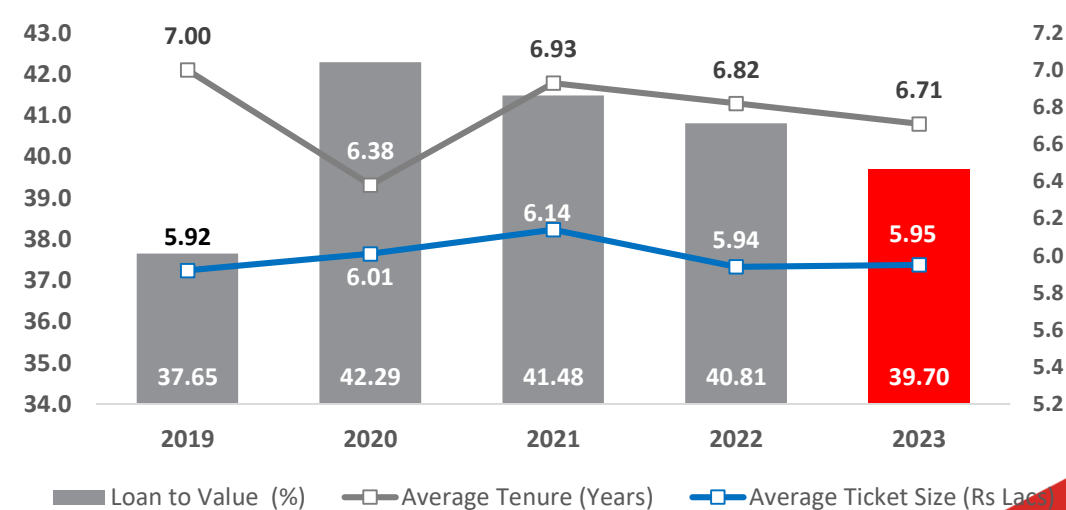
Loan Book Rs (Cr)



GNPA / NNPA

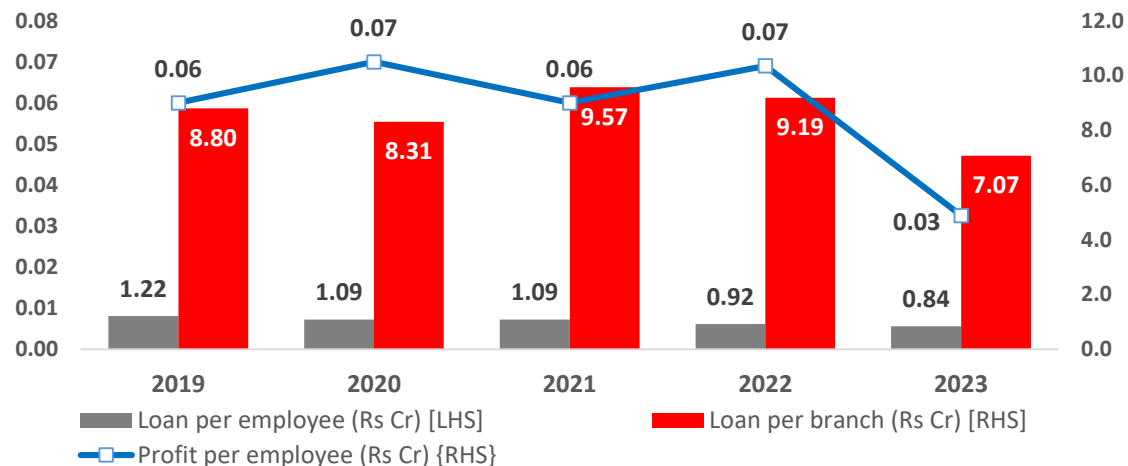


LTV, Avg Tenure, Avg Ticket Size

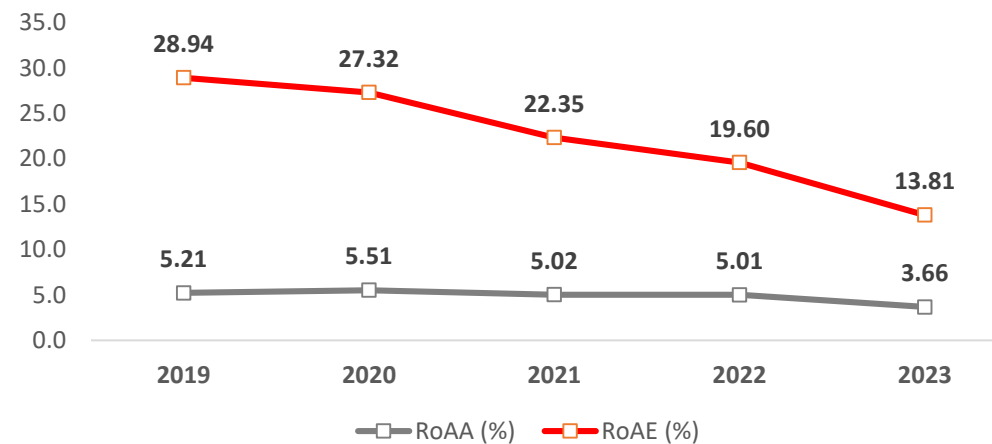


ANNUAL PERFORMANCE BAROMETER (2/2)

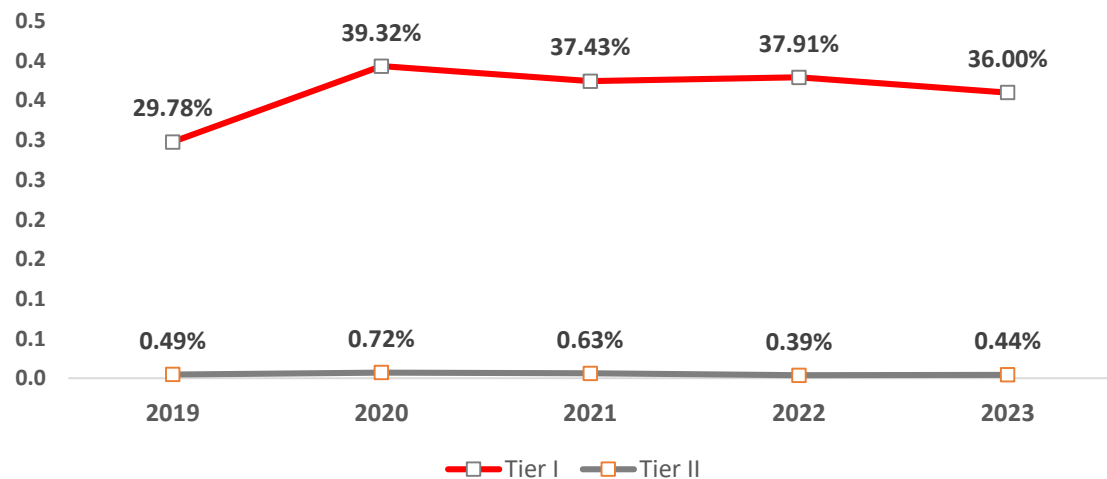
Per branch / Per employee metrics



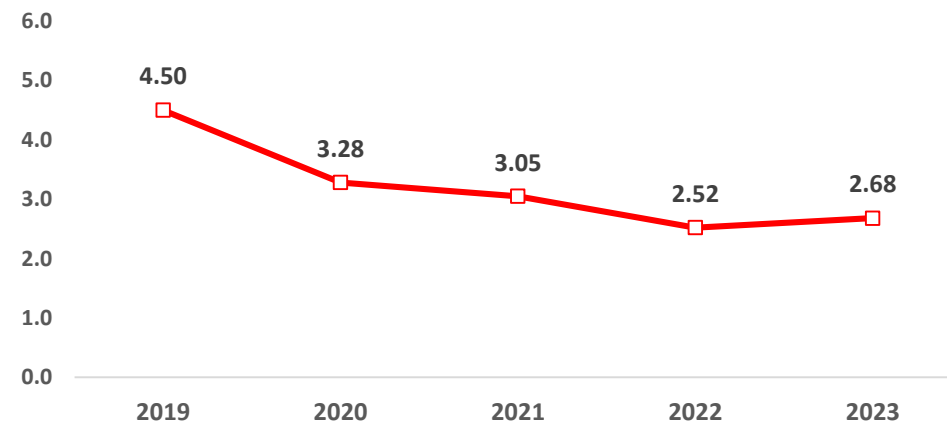
Return Ratios (%)



Capital Adequacy

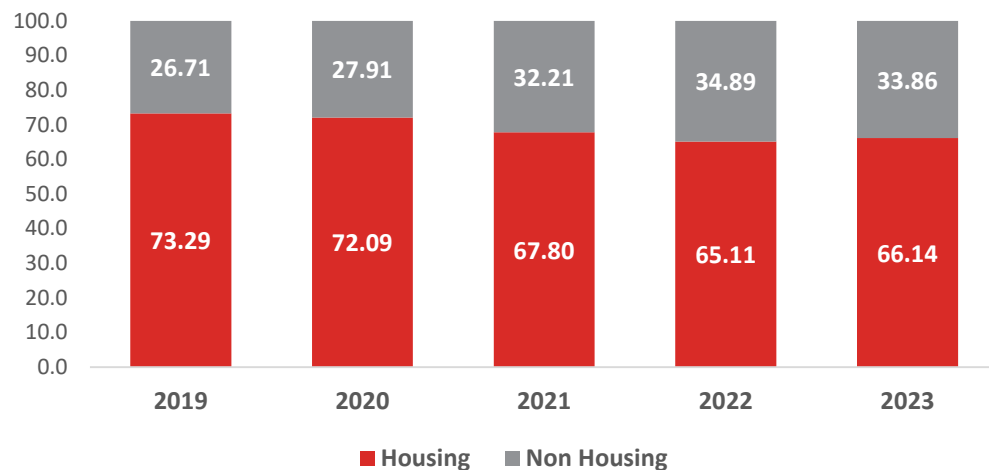


Leverage (x)

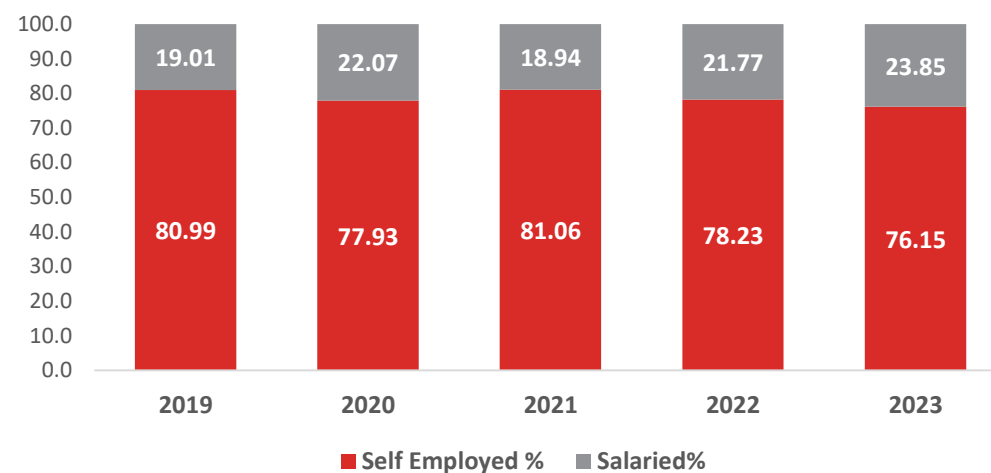


LOAN BOOK MIX

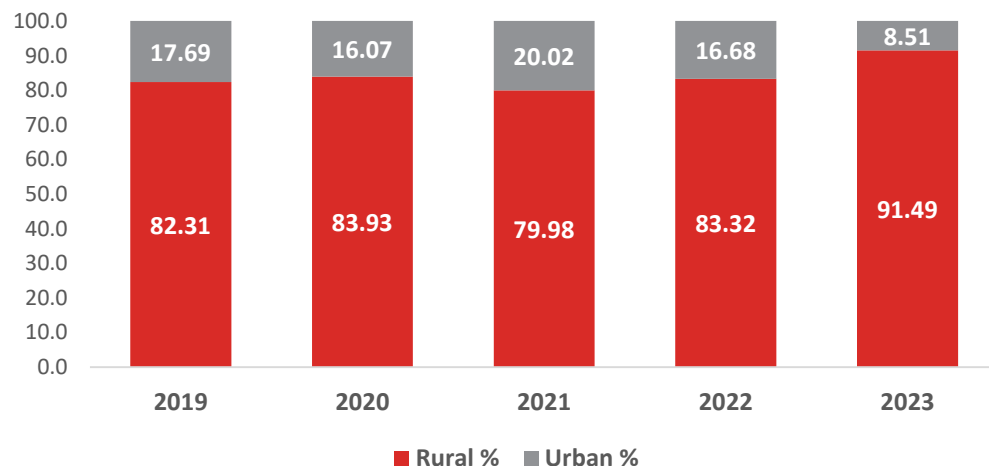
Loan Book Mix (%)



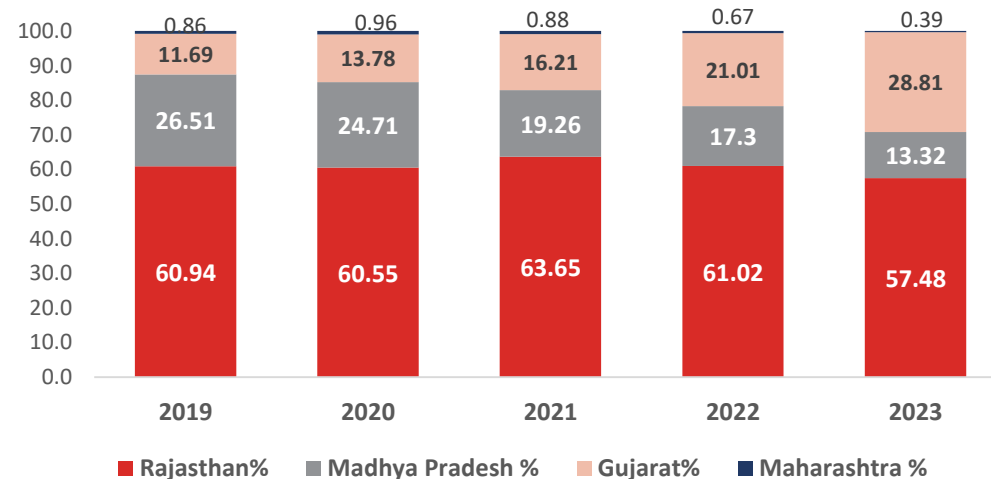
Borrower Profile (%)



Region Mix (%)



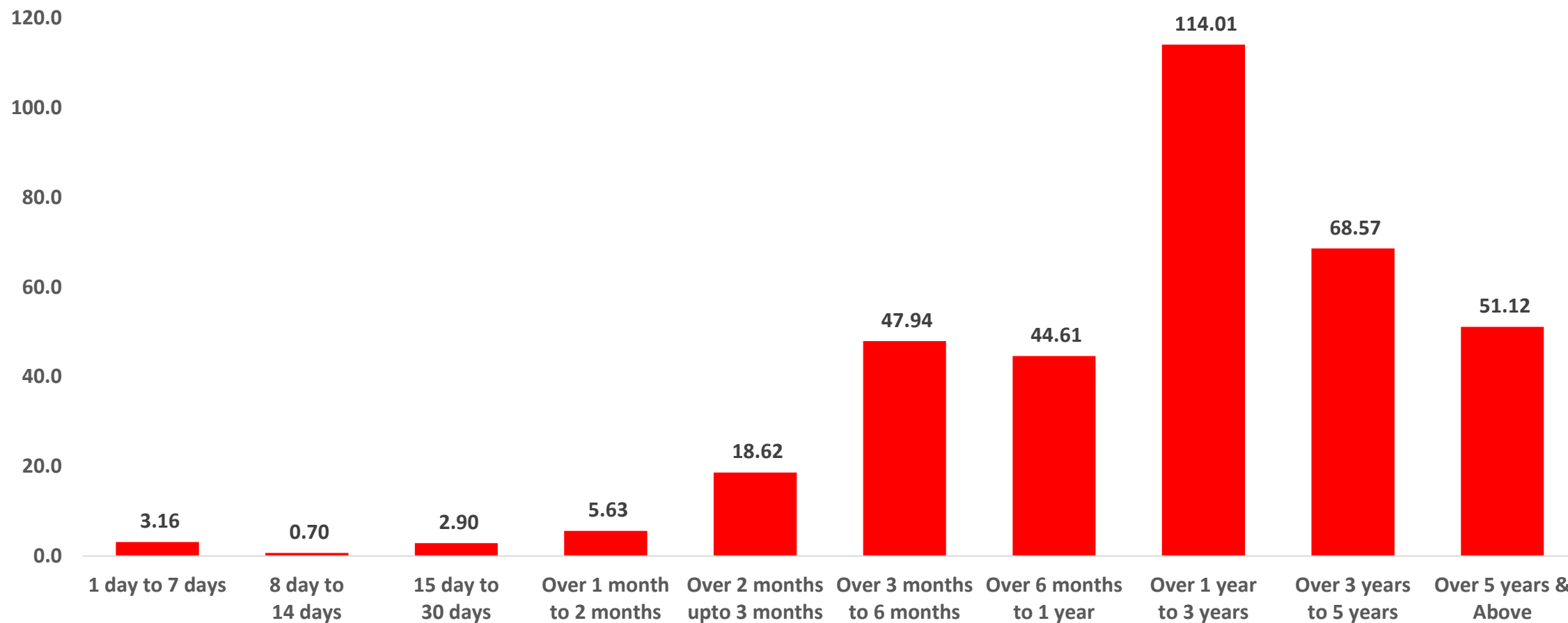
State Wise Loan Mix (%)



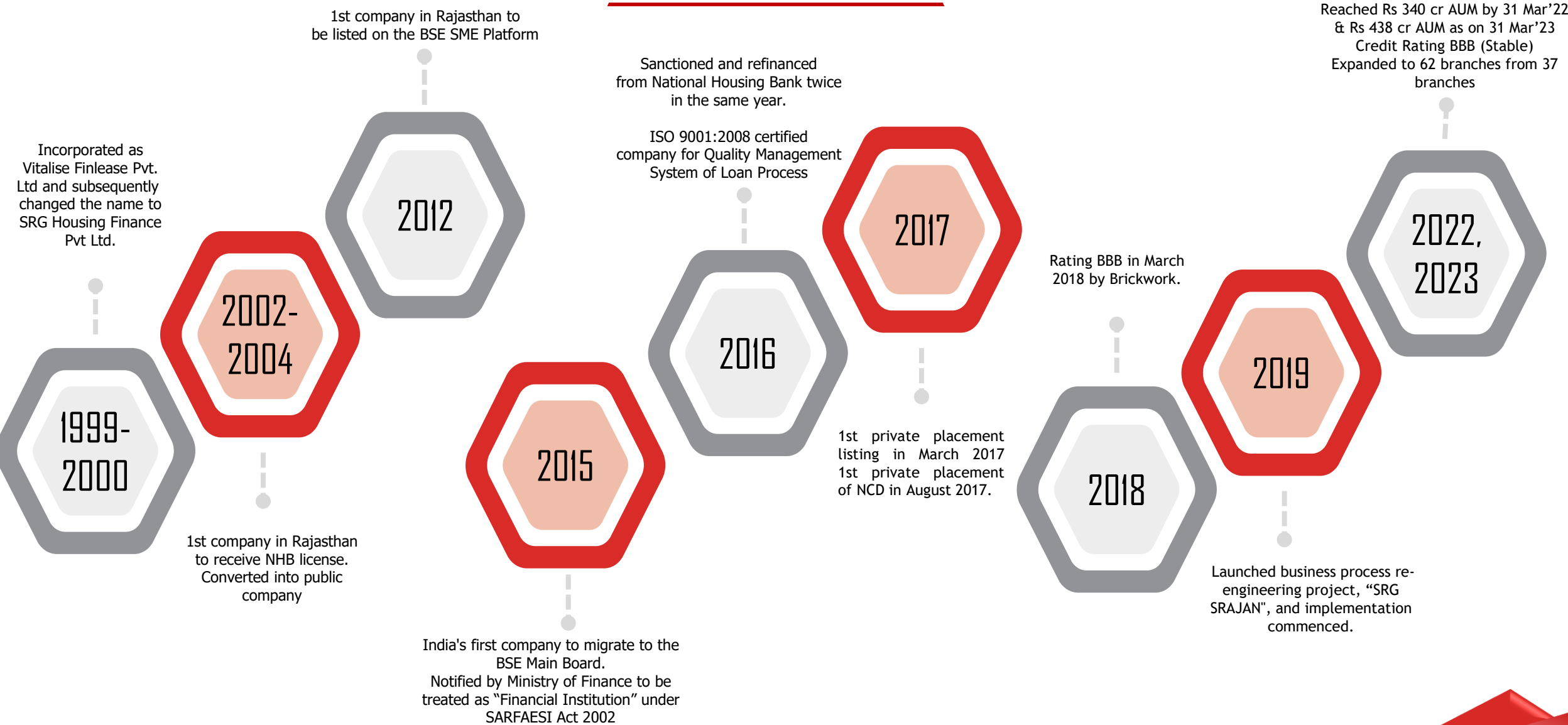
ALM PROFILE

Bank Borrowings + Market Borrowings Maturity Profile (Rs crore)

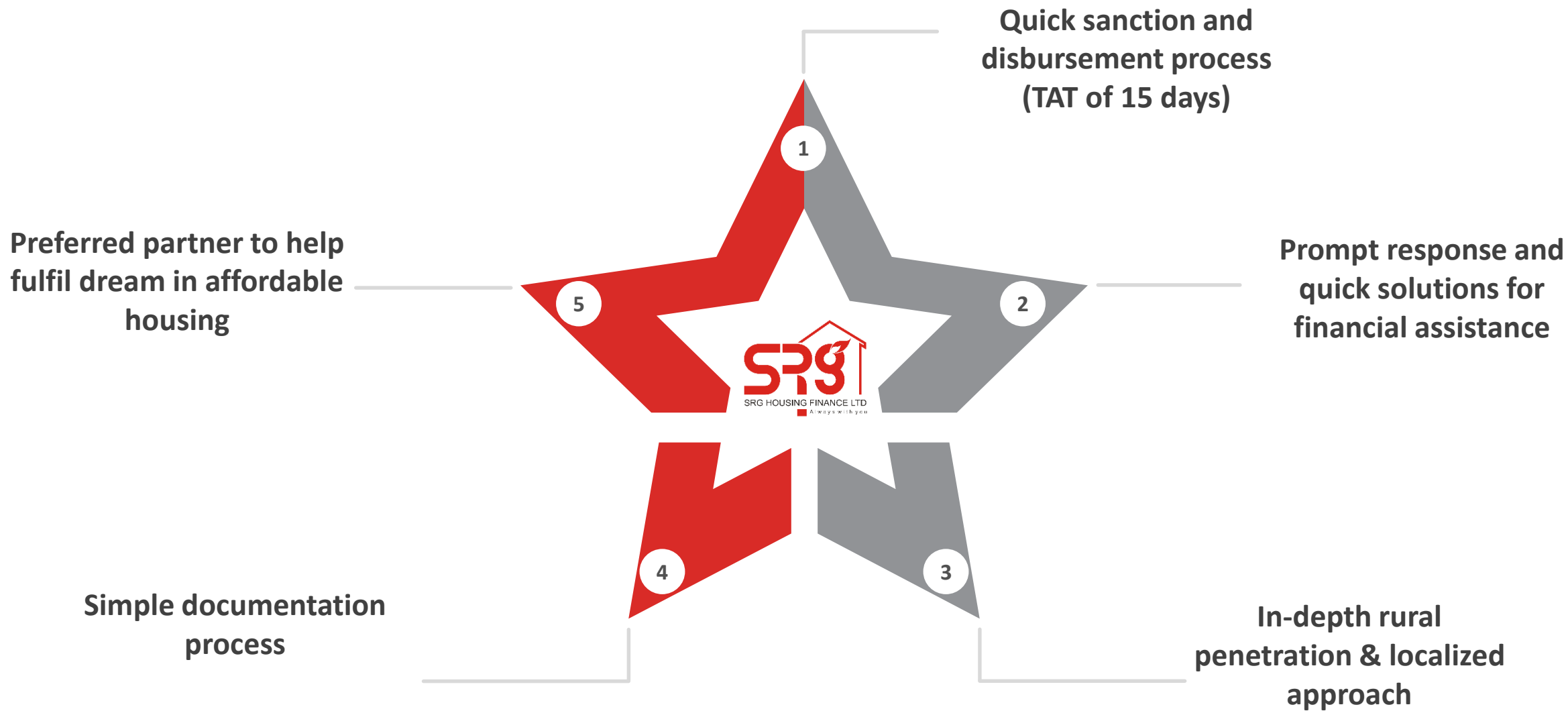
As on 31 March 2023



OUR JOURNEY



WHY BORROWERS PREFER SRG



ADDRESSABLE TARGET MARKET

The Problem Definition & Need Gap

Unorganized sector, No Income Proof, Imperfect Collateral, Underserved Population, NRI Segment

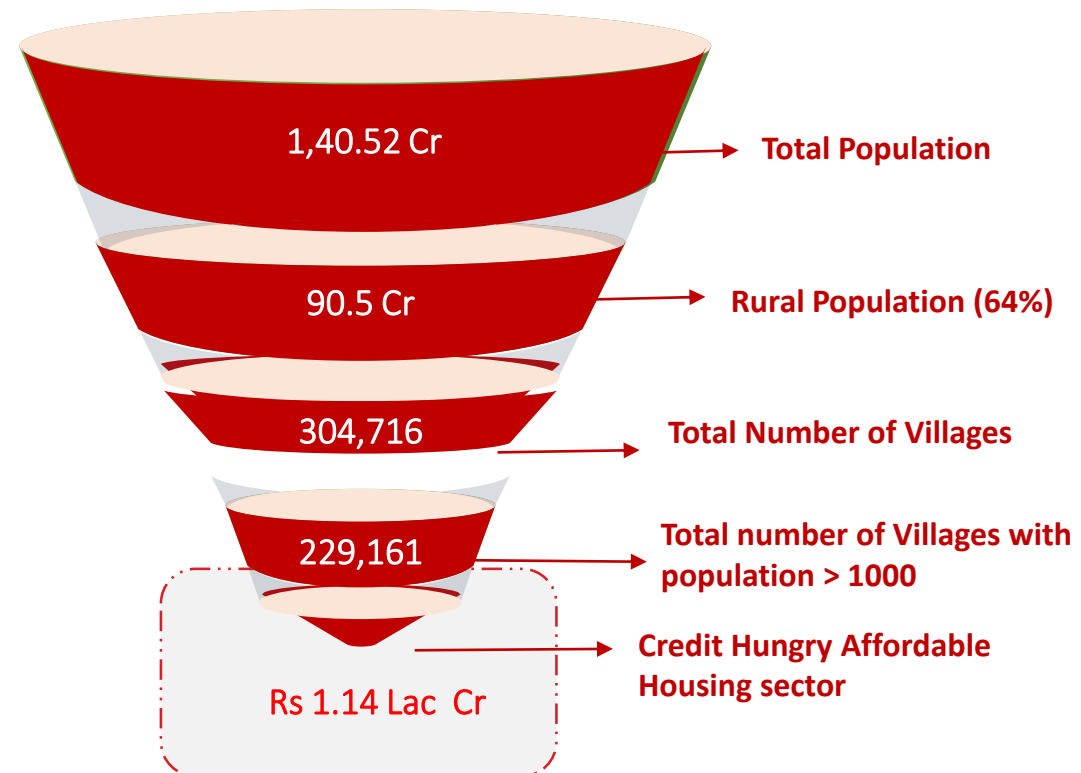
The Solution – SRG Housing Finance

Quick Loans, Minimal Documentation, Fast Processing, Assessed Income Evaluation, Geographically Different Credit and Collateral Policy

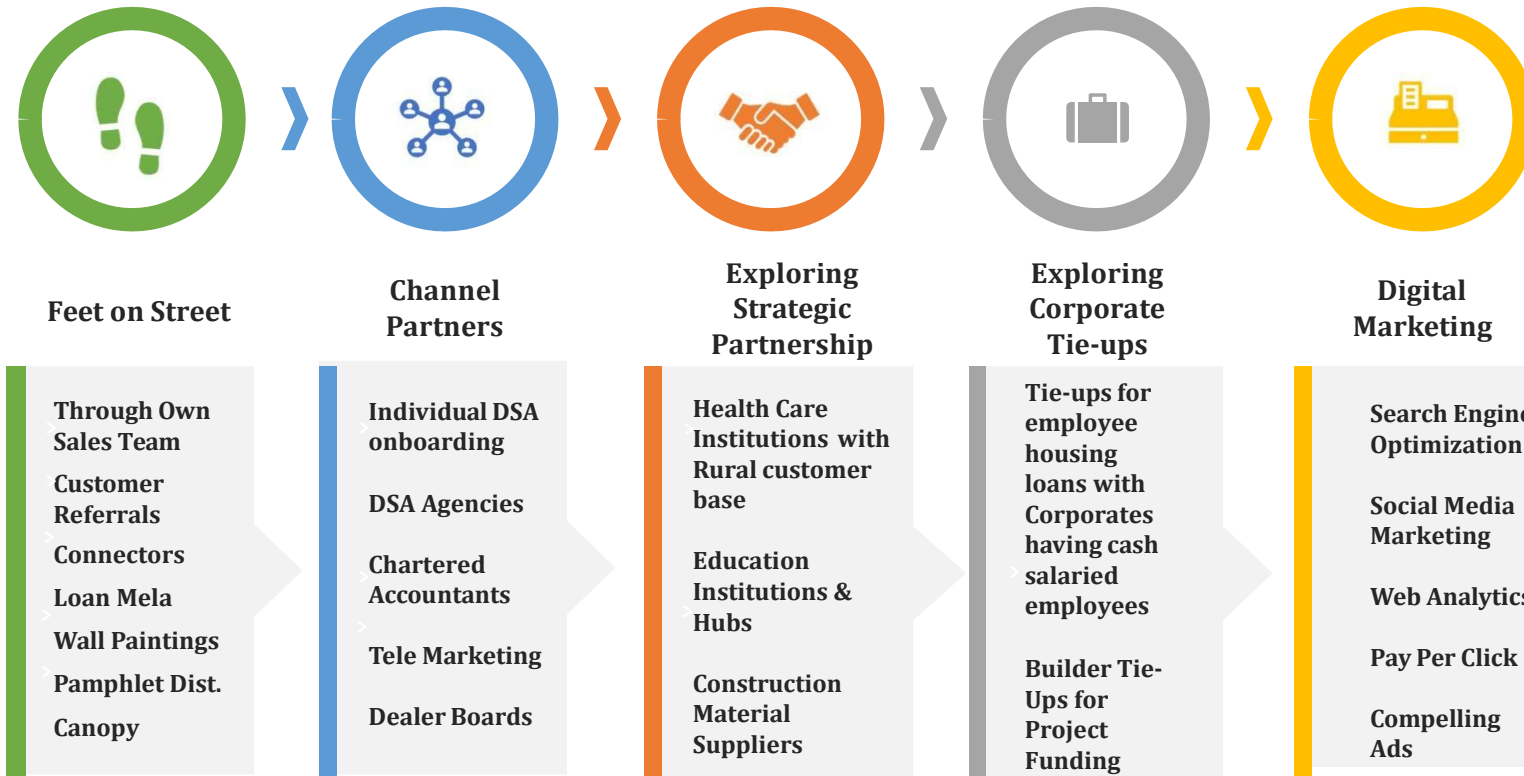
The Target Segment

Population in Rural India who are credit hungry with the following characteristics:

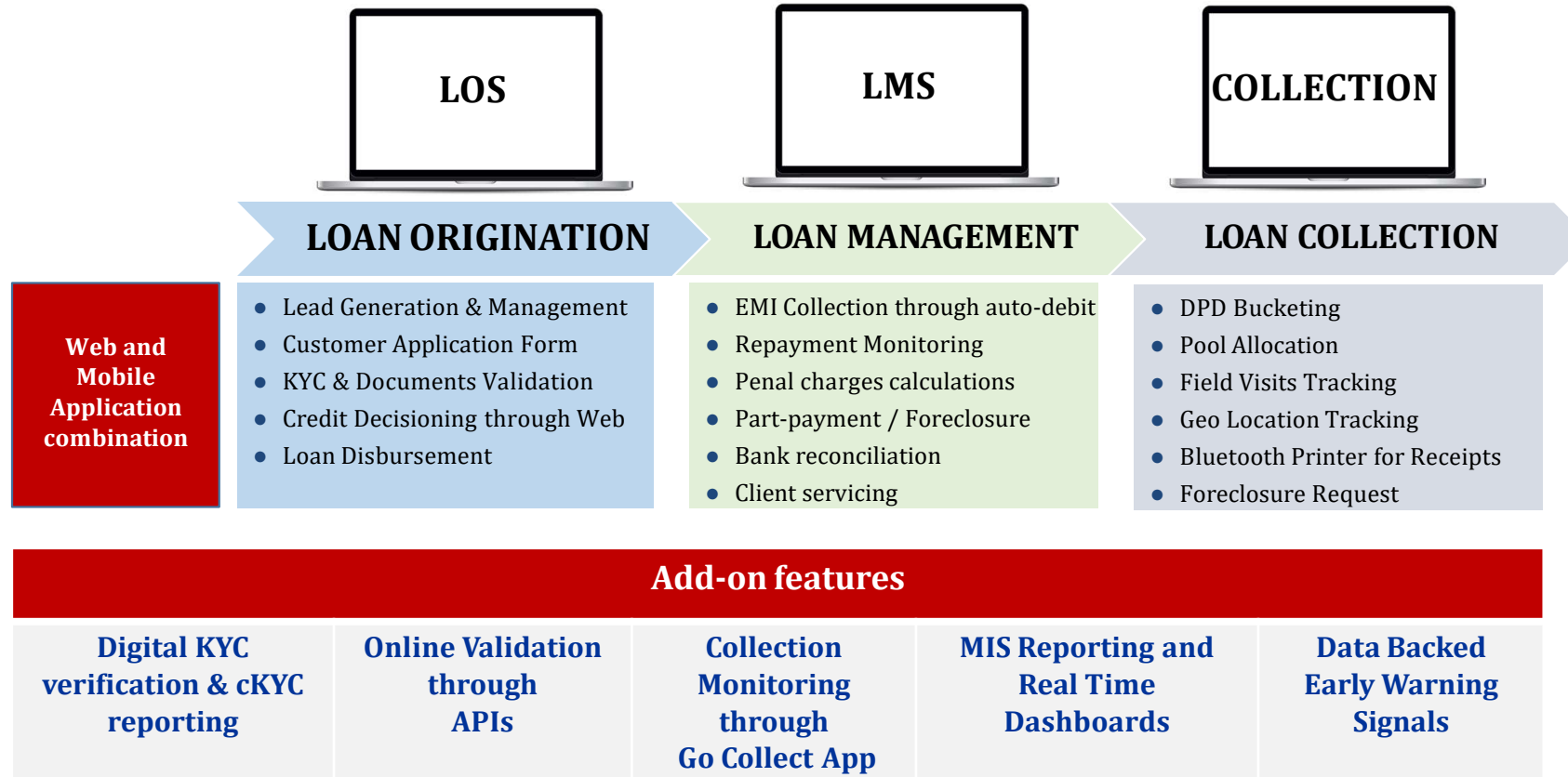
- EWS, LIG & MIG Class of Groups
- Age group of 21 – 45 years
- Monthly Net Income of Rs 15,000 +
- New to Credit / Justified Credit Bureau Calls
- Lack of Income Documentation



GO TO MARKET STRATEGY

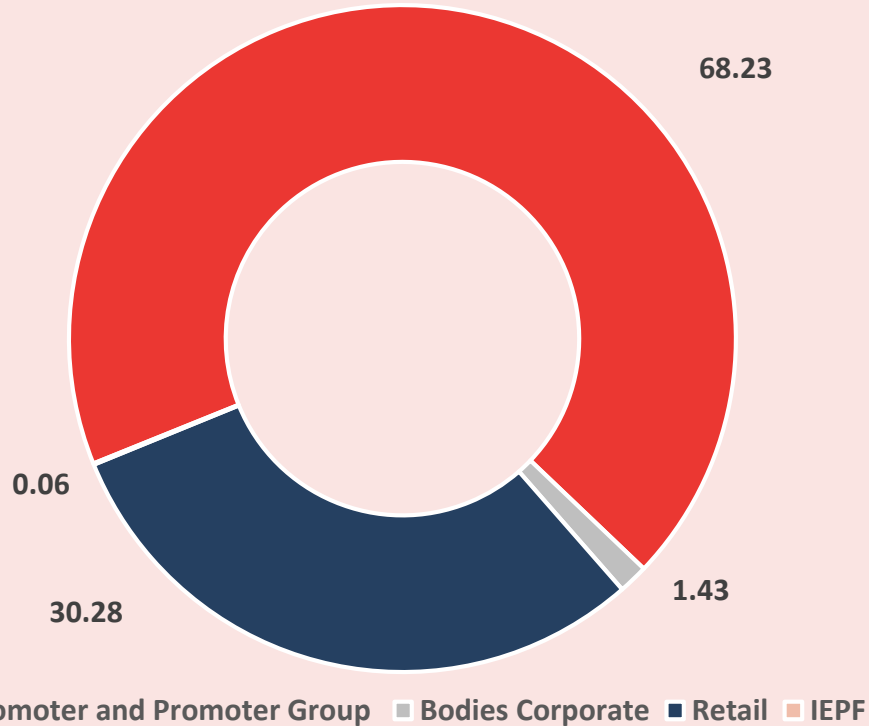


DIGITAL ECOSYSTEM – SRG SRAJAN



SHAREHOLDING

Shareholding Pattern as on 31st March 2023



191 cr.

Market Cap (INR)
as on 31st March, 2023

13.0 mn

Shares Outstanding

534680

BSE Code

SRHO:IN

Bloomberg code



THANK YOU

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